

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: 2706 - DC ACA Small Group GHMSI
Project Name/Number: 2706 - DC GHMSI SG ACA ON-EXCHANGE/2706

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.
Product Name: 2706 - DC ACA Small Group GHMSI
State: District of Columbia
TOI: H16G Group Health - Major Medical
Sub-TOI: H16G.003A Small Group Only - PPO
Filing Type: Rate
Date Submitted: 05/01/2023
SERFF Tr Num: CFAP-133624075
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: 2706
Effective: 01/01/2024
Date Requested:
Author(s): Shane Kontir, Cory Bream, Gregory Sucher, Avraham Golish, Conor Gannon, Christopher Lane
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date:
State Filing Description:

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General Information

Project Name: 2706 - DC GHMSI SG ACA ON-EXCHANGE
 Project Number: 2706
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Group Market Type: Employer
 Filing Status Changed: 05/01/2023
 State Status Changed:
 Created By: Shane Kontir
 Corresponding Filing Tracking Number:

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Group
 Group Market Size: Small
 Overall Rate Impact: 9.5%
 Deemer Date:
 Submitted By: Shane Kontir

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

This filing contains the rate proposal for the portfolio of benefits to be offered by Group Hospitalization & Medical Services, Inc. to Small Groups on the D.C. Exchange. We are submitting 14 benefit plans on the D.C. Exchange.

Company and Contact

Filing Contact Information

Cory Bream, Actuarial Assistant
 10455 Mill Run Circle
 Owings Mills, MD 21117
 cory.bream@carefirst.com
 410-998-5308 [Phone]
 410-998-7704 [FAX]

Filing Company Information

Group Hospitalization and Medical Services, Inc.	CoCode: 53007	State of Domicile: District of Columbia
840 First Street NE	Group Code:	Company Type: Hospital, Medical & Dental Service or Indemnity
Washington, DC 20065	Group Name:	State ID Number:
(410) 581-3000 ext. [Phone]	FEIN Number: 53-0078070	

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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #: CFAP-133624075

State Tracking #: CFAP-133624075

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Company Tracking #: 2706

2706

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 12.600%
Effective Date of Last Rate Revision: 01/01/2023
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: CFAP-133218006

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Group Hospitalization and Medical Services, Inc.	Increase	9.500%	9.500%	\$20,141,992	13,516	\$211,865,018	16.900%	8.900%

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Rate Review Detail

COMPANY:

Company Name: Group Hospitalization and Medical Services, Inc.
HHS Issuer Id: 78079

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
BluePreferred PPO	78079DC022		22464

Trend Factors:

FORMS:

New Policy Forms: DC/CF/BP PPO BF HSA/SIL 1800 Ded (1/24), DC/CF/BP PPO CDH/SIL 1800 Ded (1/24), DC/CF/BP PPO CDH/SIL 2250 Ded (1/24), DC/CF/BP PPO HSA STD/BRZ 6350 (1/24), DC/CF/BP PPO STD/BRZ 7500 (1/24), DC/CF/BP PPO STD/GOLD 500 (1/24), DC/CF/BP PPO STD/PLAT 0 (1/24), DC/CF/BP PPO STD/SIL 4850 (1/24), DC/CF/BP PPO/GOLD 1000 Ded (1/24), DC/CF/BP PPO/GOLD 1500 Ded (1/24), DC/CF/BP PPO/GOLD 800 Ded (1/24), DC/CF/BP PPO/PLAT 0 Ded (1/24), DC/CF/BP PPO/PLAT 500 Ded (1/24), DC/CF/BP PPO/SIL 1900 Ded (1/24), DC/CF/CD/AUTH AMEND PPO (R. 1/24), DC/CF/EXC/2024 AMEND (1/24), DC/CF/EXC/BP HSA STD/BRZ 6350 (1/24), DC/CF/EXC/BP HSA/GOLD 1600 (1/24), DC/CF/EXC/BP STD/BRZ 7500 (1/24), DC/CF/EXC/BP STD/GOLD 500 (1/24), DC/CF/EXC/BP STD/NATAMER SOB (1/24), DC/CF/EXC/BP STD/PLAT 0 (1/24), DC/CF/EXC/BP STD/SIL 4850 (1/24), DC/CF/EXC/BP STD/SIL 4850 A (1/24), DC/CF/EXC/BP STD/SIL 4850 B (1/24), DC/CF/EXC/BP STD/SIL 4850 C (1/24), DC/CF/SG/AUTH AMEND/PPO (R. 1/24), DC/CF/SHOP/PPO/2024 AMEND (1/24), DC/CF/2024 GC AMEND (1/24)

Affected Forms:

Other Affected Forms: DC GHMSI – HEALTH GUARANTY 5/21, DC/CF/ANCILLARY AMEND (10/12), DC/CF/BLCRD (R. 6/18), DC/CF/BP/EXC/DOCS (R. 1/23), DC/CF/CD/BP/INCENT (1/23), DC/CF/EXC/BP/IEA (R. 1/23), DC/CF/EXC/NATAMER (1/14), DC/CF/MEM/BLCRD (R. 6/18), DC/CF/NO SURP ACT/AMEND (R. 1/23), DC/CF/PT PROTECT (9/10), DC/CF/SG/INCENT (R. 1/23), DC/CF/SHOP/ELIG (R. 1/21), DC/CF/SHOP/GC (R 1/19), DC/CF/SHOP/PPO/DOCS (R. 1/23), DC/GHMSI/DOL APPEAL (R. 1/22)

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 269,179
Benefit Change: Increase
Percent Change Requested: Min: 8.9 Max: 16.9 Avg: 9.5

PRIOR RATE:

Total Earned Premium: 211,865,018.00
Total Incurred Claims: 179,646,361.00

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Annual \$: Min: 507.90 Max: 822.32 Avg: 732.53

REQUESTED RATE:

Projected Earned Premium: 232,274,546.00
Projected Incurred Claims: 195,288,780.00
Annual \$: Min: 566.75 Max: 896.85 Avg: 802.16

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Rate/Rule Schedule

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
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Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2706 - DC GHMSI - SG - Rate Sheets	DC GHMSI – HEALTH GUARANTY 5/21, DC/CF/ANCILLARY AMEND (10/12), DC/CF/BLCRD (R. 6/18), DC/CF/BP/EXC/DOCS (R. 1/23), DC/CF/CD/BP/INCENT (1/23), DC/CF/EXC/BP/IEA (R. 1/23), DC/CF/EXC/NATAMER (1/14), DC/CF/MEM/BLCRD (R. 6/18), DC/CF/NO SURP ACT/AMEND (R. 1/23), DC/CF/PT PROTECT (9/10), DC/CF/SG/INCENT (R. 1/23), DC/CF/SHOP/ELIG (R. 1/21), DC/CF/SHOP/GC (R 1/19), DC/CF/SHOP/PPO/DOCS (R. 1/23), DC/GHMSI/DOL APPEAL (R. 1/22), DC/CF/BP PPO BF HSA/SIL 1800 Ded (1/24), DC/CF/BP PPO CDH/SIL 1800 Ded (1/24), DC/CF/BP PPO CDH/SIL 2250 Ded (1/24), DC/CF/BP PPO HSA STD/BRZ 6350 (1/24), DC/CF/BP PPO STD/BRZ 7500 (1/24), DC/CF/BP PPO STD/GOLD 500 (1/24), DC/CF/BP PPO STD/PLAT 0 (1/24), DC/CF/BP PPO STD/SIL 4850 (1/24), DC/CF/BP PPO/GOLD 1000 Ded (1/24), DC/CF/BP PPO/GOLD 1500 Ded (1/24), DC/CF/BP PPO/GOLD 800 Ded (1/24), DC/CF/BP PPO/PLAT 0 Ded (1/24), DC/CF/BP PPO/PLAT 500 Ded (1/24), DC/CF/BP PPO/SIL 1900 Ded (1/24), DC/CF/CD/AUTH AMEND PPO (R. 1/24),	Revised	Previous State Filing Number: CFAP-133218006 Percent Rate Change Request: 9.5	2706 - DC GHMSI - SG - Rate Sheets.pdf,

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CFAP-133624075

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Project Name/Number:

2706 - DC GHMSI SG ACA ON-EXCHANGE/2706

			DC/CF/EXC/2024 AMEND (1/24), DC/CF/EXC/BP HSA STD/BRZ 6350 (1/24), DC/CF/EXC/BP HSA/GOLD 1600 (1/24), DC/CF/EXC/BP STD/BRZ 7500 (1/24), DC/CF/EXC/BP STD/GOLD 500 (1/24), DC/CF/EXC/BP STD/NATAMER SOB (1/24), DC/CF/EXC/BP STD/PLAT 0 (1/24), DC/CF/EXC/BP STD/SIL 4850 (1/24), DC/CF/EXC/BP STD/SIL 4850 A (1/24), DC/CF/EXC/BP STD/SIL 4850 B (1/24), DC/CF/EXC/BP STD/SIL 4850 C (1/24), DC/CF/SG/AUTH AMEND/PPO (R. 1/24), DC/CF/SHOP/PPO/2024 AMEND (1/24), DC/CF/2024 GC AMEND (1/24)		
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CareFirst BlueCross BlueShield (GHMSI)
DC Small Group On Exchange Products Rate Filing Effective 1/1/2024
Premiums Effective 01/2024, 04/2024, 07/2024 and 10/2024

HIOS Plan ID	HIOS Product	HIOS Plan Name	On/Off Exchange	Rx Benefit**	Benefit Description*	Deductible	OOP Max	Individual Base Rate				Incremental Base Rate % Change		
								01/2024	04/2024	07/2024	10/2024	04/2024	07/2024	10/2024
78079DC0220020	BluePreferred PPO	BluePreferred PPO Gold 1000 Ded	On	Non-Int: \$10/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$15 PCP/\$40 Spec/\$350 ER/\$400 IP; OON: \$50 PCP/Spec/\$500 IP	IN: \$1,000 Med / \$250 Rx; OON: \$2,000	IN: \$7,500; OON: \$15,000	\$750.76	\$764.51	\$778.19	\$792.33	1.8%	1.8%	1.8%
78079DC0220021	BluePreferred PPO	BluePreferred PPO Gold 800 Ded	On	Non-Int: \$10/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$15 PCP/\$40 Spec/\$350 ER/\$400 IP; OON: \$50 PCP/Spec/\$500 IP	IN: \$800 Med / \$250 Rx; OON: \$1,600	IN: \$8,850; OON: \$17,700	\$755.91	\$769.75	\$783.52	\$797.76	1.8%	1.8%	1.8%
78079DC0220022	BluePreferred PPO	BluePreferred PPO HSA/HRA Silver 1800 Ded	On	Int: \$15/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$25 PCP/\$50 Spec/\$350 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP	IN: \$1,800 (Integrated); OON: \$3,600	IN: \$8,000; OON: \$16,000	\$661.78	\$673.89	\$685.95	\$698.41	1.8%	1.8%	1.8%
78079DC0220023	BluePreferred PPO	BluePreferred PPO HSA/HRA Silver 2250 Ded	On	Int: \$10/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$25 PCP/\$50 Spec/\$250 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP	IN: \$2,250 (Integrated); OON: \$4,500	IN: \$8,000; OON: \$16,000	\$651.63	\$663.56	\$675.43	\$687.70	1.8%	1.8%	1.8%
78079DC0220024	BluePreferred PPO	BluePreferred PPO Platinum 0 Ded	On	Non-Int: \$10/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$10 PCP/\$30 Spec/\$200 ER/\$200 IP; OON: \$40 PCP/Spec/\$300 IP	IN: \$0 Med / \$0 Rx; OON: \$1,500	IN: \$2,300; OON: \$4,600	\$880.72	\$896.85	\$912.89	\$929.48	1.8%	1.8%	1.8%
78079DC0220025	BluePreferred PPO	BluePreferred PPO Platinum 500 Ded	On	Non-Int: \$10/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$10 PCP/\$30 Spec/\$200 ER/\$200 IP; OON: \$40 PCP/Spec/\$300 IP	IN: \$500 Med / \$0 Rx; OON: \$1,000	IN: \$1,800; OON: \$3,000	\$858.17	\$873.88	\$889.51	\$905.68	1.8%	1.8%	1.8%
78079DC0220026	BluePreferred PPO	BluePreferred PPO Silver 1900 Ded	On	Non-Int: \$15/\$50/\$75/50% to \$100 Max/50% to \$150 Max	IN: \$40 PCP/\$100 Spec/\$400 ER/\$500 IP; OON: \$120 PCP/Spec/\$600 IP	IN: \$1,900 Med / \$250 Rx; OON: \$3,800	IN: \$8,800; OON: \$17,600	\$632.74	\$644.32	\$655.85	\$667.77	1.8%	1.8%	1.8%
78079DC0220031	BluePreferred PPO	BluePreferred PPO Gold 1500 Ded	On	Non-Int: \$10/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$15 PCP/\$40 Spec/\$350 ER/\$400 IP; OON: \$50 PCP/Spec/\$500 IP	IN: \$1,500 Med / \$250 Rx; OON: \$3,000	IN: \$6,200; OON: \$12,400	\$739.96	\$753.50	\$766.98	\$780.92	1.8%	1.8%	1.8%
78079DC0220034	BluePreferred PPO	BluePreferred PPO Silver 1800 Ded BlueFund HSA	On	Int: \$15/\$45/\$65/50% to \$100 Max/50% to \$150 Max	IN: \$25 PCP/\$50 Spec/\$350 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP	IN: \$1,800 (Integrated); OON: \$3,600	IN: \$7,800; OON: \$15,600	\$662.15	\$674.28	\$686.34	\$698.81	1.8%	1.8%	1.8%
78079DC0220036	BluePreferred PPO	BluePreferred PPO HSA Standard Bronze \$6,350	On	Int: 20%	IN: 20%; OON: 40%	IN: \$6,350 Med (Integrated); OON: \$12,700	IN: \$7,200; OON: \$14,400	\$556.56	\$566.75	\$576.89	\$587.37	1.8%	1.8%	1.8%
78079DC0220037	BluePreferred PPO	BluePreferred PPO Standard Bronze \$7,500	On	Non-Int: \$25/\$75/\$100/100% to \$150 Max/100% to \$150 Max	IN: \$45 PCP/\$105 Spec/40% ER/40% IP; OON: 40% PCP/40% Spec/40% IP	IN: \$7,500 Med / \$850 Rx; OON: \$15,000	IN: \$9,150; OON: \$18,300	\$566.57	\$576.94	\$587.27	\$597.94	1.8%	1.8%	1.8%

* Out-of-Network ER is paid as In-Network.

** Generic/Preferred Brand/Non-Preferred Brand/Preferred Specialty/Non-Preferred Specialty.

SERFF Tracking #:

CFAP-133624075

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H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

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URRT

State Determination

Review Status:

Incomplete

SERFF Tracking #:

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URRT Items

Item Name	Attachment(s)
Unified Rate Review Template	<i>UnifiedRateReviewSubmission_20230428142432.xml</i>
Actuarial Memorandum	<i>2706_SmallGroup_DC_GHMSI_1.1.24_ActuarialMemorandum.pdf</i>
Actuarial Memorandum - Redacted	<i>2706_SmallGroup_DC_GHMSI_1.1.24_ActuarialMemorandum-Red.pdf</i>

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Attachment UnifiedRateReviewSubmission_20230428142432.xml is not a PDF document and cannot be reproduced here.

CareFirst BlueCross BlueShield

Part III Actuarial Memorandum

4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

4.2 General Information Section

Company Identifying Information:

- **Company Legal Name:** Group Hospitalization and Medical Services, Inc. (GHMSI) - NAIC # 53007
- **State:** District of Columbia
- **HIOS Issuer ID:** 78079
- **Market:** Small Groups (On Exchange)
- **Effective Date:** 1/1/2024 and quarterly incremental "trend" increases effective 4/1/2024, 7/1/2024 and 10/1/2024.
- **Company Filing Number:** 2706
- **SERFF Filing Number:** CFAP-133218006

Company Contact Information:

- **Primary Contact Name:** Mr. Gregory Sucher, FSA, MAAA
- **Primary Contact Telephone Number:** 410-998-5988
- **Primary Contact E-Mail Address:** Gregory.Sucher@CareFirst.com

4.3 Proposed Rate Changes (Small Group market)

Base rates are changing 9.5% on average for 1Q24. The range is 8.9% to 16.9%. The estimated average base rate changes for 2Q24, 3Q24, and 4Q24 are 9.7%, 9.9% and 10.0%, respectively. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 13,516.

Reason for Rate Change(s):

The main drivers supporting the rate change are 1) an increase in the base period claims experience of the combined pool, 2) higher projected changes in pool morbidity, and 3) a higher projected demographic factor.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/2022 through 12/31/2022, as required.

Paid Through Date: 2/28/2023

Current Date: 2/28/2023

Premiums (prior to MLR rebates) in Experience Period: \$242,665,247

Experience Period Member Months: 367,509

Current Date Members: 30,073

Allowed and Incurred Claims Incurred During the Experience Period

Allowed Claims

- **Processed through issuer's claim system:** \$269,245,339
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$7,957,538

Incurred Claims

- **Processed through issuer's claim system:** \$243,316,458
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$7,150,228

Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

4.4.3 Projection Factors

4.4.3.1 Trend Factors

Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 7.8%, which is a slight increase compared to the 7.6% trend assumed in our prior filing. Current observed medical trends as of 202212 are 5.2%, down from 18.0% in 202112. Current observed drug trends are 2.3% as of 202212, down from 7.0% in 202112. The composite medical and drug trend is 4.4% as of 202212, down from 14.6% in 202112.

When normalized for induced demand, network, and demographics, the observed composite trends of 4.4% in 202212 and 14.6% in 202112 become 4.5% and 15.1%, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2024 and 2022 represented in this filing is 8.0%.

4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business.

Consistent with the rules in the 2024 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changeser, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2023) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2024) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2022 to 2024 is expected to be 0.2%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible. The Unified Rate Review Template (URRT) forces the use of a projection period ending twelve months after the effective date. This presumes all rates change on the effective date. This is inconsistent with our understanding of the DC small group market post-1/1/14. In this filing, we are using a projection period ending with 3/31/2025 for our first quarter 2024 Index Rate Projection since business may be sold with this rate through 3/31/2024 and a one-year rate guarantee applies. The trends used in the URRT therefore will not produce the correct projected allowed amount PMPM. As such, we have assigned this projected amount a credibility factor of 0% and

have entered the projected amounts corresponding to those in our rate filing using the Manual Rate section.

4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$754.00 and the projection period index rate is \$879.38. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Small Group market is \$800.33 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

Reinsurance

There are no reinsurance recoveries applicable to this market.

Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2024 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2022 to 2024, we have assumed an increase in the statewide premium of 21.1% which reflects an estimate of an average 13.4% increase in 2023 and 6.8% increase in 2024. We have assumed that our CFI Small Group market share will increase from 79.7% in 2022 to 80.0% in 2024. We have assumed that our CFI Small Group PLRS ratio to the state will remain the same from 1.014 in 2022 to 1.014 in 2024. The resultant estimate of risk adjustment is that the GHMSI receivable transfer PMPM for the Small Group market will increase from \$60.54 in 2022 to \$74.66 in 2024. Combined with the \$74.66 is a projected HCRP net PMPM payable of -\$1.13, which results in a total projected risk adjustment receivable of \$73.53.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate, and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

If a merged Individual and Small Group risk adjustment methodology was used, the rate change for Small Group GHMSI is estimated to be 4.8%.

Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may "...take into account the benefit differences and *utilization differences due to differences in cost-sharing.*" As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.
- **Provider network:** All plans offered use the PPO network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
 1. Administrative Expense (G&A)
 2. Broker Commissions & Fees
 3. Contribution to Reserve (Post-Tax)
 4. State Premium Tax
 5. Federal Income Tax (FIT)
 6. Risk Adjustment User Fee
 7. Patient-Centered Outcomes Research Institute Fee (PCORI)
 8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

4.4.5 Calibration

Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found in Exhibit 13.

Geographic Factor Calibration

We have elected not to rate for geographic region.

Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 86.7% for the Small Group market and 87.4% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

4.6 Plan Product Information

4.6.1 AV Metal Values

The majority of our 2024 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 83% of the designated services are rendered in higher cost-share setting and the remaining 17% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification.

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the "Actuarial Memorandum" section of the Supporting Documentation tab of the SERFF filing.

4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/2023 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

Also, Section III on Worksheet 2 of the URRT is out of balance with worksheet 1. This is because Worksheet 1 is based on the combined Individual/Small Group experience per the DC HBX Carrier Manual, while Worksheet 2 includes only the Small Group plans. Therefore, because of Individual being included at the pool level but not on the plan level, there is a large difference between the 2 worksheets.

4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

4.7 Miscellaneous Instructions

4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

4.7.2 Reliance

We do not have any reliance to state.

4.7.3 Actuarial Certification

Included in the Memorandum.

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)**

**Rate Filing # 2706
D.C. Small Group Products
Rate Filing Effective 1/1/2024**

Actuarial Memorandum

**Group Hospitalization & Medical Services Inc.
(NAIC # 53007)**

H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)

D.C. Small Group Products

Rate Filing Effective 1/1/2024

Actuarial Certification

I, Gregory Sucher, am a(n) Actuary with CareFirst GHMSI doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
3. Consistent with 45 CFR § 156.135, the 2024 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

Gregory Sucher Digitally signed by Gregory Sucher
Date: 2023.05.01 10:26:11 -04'00'

Gregory Sucher, FSA, MAAA
Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-720
10455 Mill Run Circle
Owings Mills, MD 21117

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Exhibit 1 - Market Adjusted Index Rate Summary

	2024	Exhibit
(1) Base Period Total Allowed	\$ 754.28	2
(2) Base Period Non-EHB PMPM	\$ 0.28	2
(3) Experience Period Index Rate	\$ 754.00	
(4) Change in Morbidity	1.0021	4
(5) Additional Population Adjustment	1.0000	
(6) Induced Demand	0.9969	5
(7) Projection Period Utilization and Network Adjustment	1.0000	
(8) Demographic Adjustment	1.0058	6
(9) Area Adjustment	1.0000	
(10) Additional "Other" Adjustments	0.9989	7
(11) Annualized Trend	7.8%	8
(12) Months of Trend	24.0	
(13) Unit cost & Utilization/1,000 Trend Factor	1.1621	
(14) Projection Period Index Rate	\$ 879.38	
(15) Risk Adjustment Program	0.9101	9
(16) Federal Exchange User Fee	1.0000	
(17) Market Adjusted Index Rate	\$ 800.33	
Without Risk Adjustment	\$ 879.38	

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service
Inpatient Hospital	\$ 41,789,320	\$ 113.71	Admits	88.46	\$ 15,424.74	
Outpatient Hospital	\$ 58,704,920	\$ 159.74	Visits	1,524.65	\$ 1,257.24	
Professional	\$ 88,194,584	\$ 239.98	Visits	16,802.40	\$ 171.39	
Other Medical	\$ 22,056,467	\$ 60.02	Services	2,202.49	\$ 326.99	
Capitation	\$ 356,115	\$ 0.97	Benefit Period	1,000	\$ 11.63	
Prescription Drug	\$ 66,101,470	\$ 179.86	Prescriptions	10,300.32	\$ 209.54	
Total (EHB & Non-EHB)	\$ 277,202,877	\$ 754.28				
EHB Allowed	\$ 277,100,748	\$ 754.00				
Non-EHB Allowed	\$ 102,129	\$ 0.28				
Incurred Net	\$ 250,466,687	\$ 681.53				
Net/Allowed	90.4%					
Experience Period Member Months	367,509					
Experience Period Revenue	\$ 242,665,247					

Exhibit 3 - Non-EHB Adjustment

		2024 On-Exchange	2024 Off-Exchange	
(1)	Blended Index Rate	\$ 900.05	\$ 900.05	
(2)	Non-EHB PMPM	\$ 0.07	\$ 0.07	
(3)	Total	\$ 900.12	\$ 900.12	
(4)	Plan Level Adjustment	1.0001	1.0001	(3)/(1)

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2022 Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	15,724	\$ 237.89
Silver	55,008	\$ 359.11
Gold	129,284	\$ 427.35
Platinum	167,451	\$ 463.60
Subtotal	367,467	\$ 425.55

Current Year YTD

Existing				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,401	\$ 251.75	1.000	\$ 251.75
Silver	7,501	\$ 361.27	1.000	\$ 361.27
Gold	17,531	\$ 438.67	1.000	\$ 438.67
Platinum	23,460	\$ 462.93	1.000	\$ 462.93
Subtotal	50,893	\$ 429.63	1.000	\$ 429.63

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	239	\$ 251.75	1.000	\$ 251.75
Silver	1,071	\$ 361.27	1.000	\$ 361.27
Gold	2,531	\$ 438.67	1.000	\$ 438.67
Platinum	3,366	\$ 462.93	1.000	\$ 462.93
Subtotal	7,207	\$ 432.30	1.000	\$ 432.30

Transfer				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	120	\$ 215.24	1.000	\$ 215.24
Silver	318	\$ 225.39	1.000	\$ 225.39
Gold	770	\$ 436.80	1.000	\$ 436.80
Platinum	602	\$ 412.23	1.000	\$ 412.23
Subtotal	1,810	\$ 376.80	1.000	\$ 376.80

Total				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	2,760	\$ 250.16	1.000	\$ 250.16
Silver	8,890	\$ 356.41	1.000	\$ 356.41
Gold	20,832	\$ 438.60	1.000	\$ 438.60
Platinum	27,428	\$ 461.82	1.000	\$ 461.82
Subtotal	59,910	\$ 428.35	1.000	\$ 428.35

Remainder of Current Year

Existing		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	10,445	\$ 251.75
Silver	35,334	\$ 361.27
Gold	82,055	\$ 438.67
Platinum	112,266	\$ 462.93
Subtotal	240,100	\$ 430.49

New		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	2,638	\$ 251.75
Silver	7,183	\$ 361.27
Gold	18,805	\$ 438.67
Platinum	20,891	\$ 462.93
Subtotal	49,517	\$ 427.72

Transfer		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	1,022	\$ 215.24
Silver	1,833	\$ 225.39
Gold	4,005	\$ 436.80
Platinum	3,401	\$ 412.23
Subtotal	10,261	\$ 368.82

Total		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	14,105	\$ 249.11
Silver	44,350	\$ 355.66
Gold	104,865	\$ 438.60
Platinum	136,558	\$ 461.67
Subtotal	299,878	\$ 427.93

Total Current Year

Total	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	16,865	\$ 249.28
Silver	53,240	\$ 355.78
Gold	125,697	\$ 438.60
Platinum	163,986	\$ 461.69
Subtotal	359,788	\$ 428.00

Rating Year

Existing				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	13,731	\$ 249.28	1.000	\$ 249.28
Silver	43,005	\$ 355.78	1.000	\$ 355.78
Gold	102,191	\$ 438.60	1.000	\$ 438.60
Platinum	132,204	\$ 461.69	1.000	\$ 461.69
Subtotal	291,131	\$ 427.92	1.000	\$ 427.92

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,439	\$ 249.28	1.000	\$ 249.28
Silver	7,674	\$ 355.78	1.000	\$ 355.78
Gold	19,126	\$ 438.60	1.000	\$ 438.60
Platinum	23,994	\$ 461.69	1.000	\$ 461.69
Subtotal	53,233	\$ 428.40	1.000	\$ 428.40

Transfer				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	910	\$ 215.24	1.000	\$ 215.24
Silver	1,621	\$ 225.39	1.000	\$ 225.39
Gold	3,672	\$ 436.80	1.000	\$ 436.80
Platinum	4,468	\$ 412.23	1.000	\$ 412.23
Subtotal	10,671	\$ 375.51	1.000	\$ 375.51

Total				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	17,080	\$ 247.47	1.000	\$ 247.47
Silver	52,300	\$ 351.74	1.000	\$ 351.74
Gold	124,989	\$ 438.55	1.000	\$ 438.55
Platinum	160,666	\$ 460.32	1.000	\$ 460.32
Subtotal	355,035	\$ 426.42	1.000	\$ 426.42

Year	Adjusted Normalized PMPM	Year over Year Change
2022	\$ 425.55	n/a
2023	\$ 428.00	0.6%
2024	\$ 426.42	-0.4%

Morbidity Adjustment Change	0.2%
Morbidity Adjustment Factor	1.0021

Exhibit 5 - Induced Utilization Adjustment Factor

Year	Actuarial Value	Induced Demand Factor	
(1) 2022	87.98%	1.1359	
(2) Projected 2024	87.48%	1.1324	
(3) Adjustment*		0.9969	(2)/(1)

***Applied to all service categories except capitations**

Exhibit 6 - Demographic Adjustment

	Period	Cohort	Demo Factor*	Weight	Average Age**
(1)	Base Period	All	1.7083	100.0%	35.0
(2)	Rating Period	Existing	1.7683	82.0%	
		New	1.4625	15.0%	
		Transfer	1.6244	3.0%	
(3)	Rating Period	All	1.7181	100.0%	35.2
(4)	Demographic Adjustment***	All	1.0058		

(3) / (1)

***Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

****Average ages are member weighted**

*****Applied to all service categories except capitations**

Exhibit 7 - Factors for Additional "Other" Adjustments

Capitation adjustment			
(1) Experience Period Capitations PMPM (EHBs only)	\$	0.75	
(2) Projection Period Capitations PMPM (EHBs only)	\$	0.64	
(3) Adjustment to Capitation Category		0.8516	(2)/(1)
Drug Rebates adjustment			
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$	226.77	
(5) Morbidity		1.0021	Exhibit 4
(6) Induced Demand		0.9969	Exhibit 5
(7) Demographics		1.0058	Exhibit 6
(8) Rx Trend (Force of Trend)		1.1606	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$	264.42	(4)*(5)*(6)*(7)*(8)
(10) Target Projection Period Rx Rebates PMPM	\$	55.54	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$	208.88	(9)-(10)
(12) Experience Period Rx Rebates PMPM	\$	46.90	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$	179.86	(4)-(12)
(14) Morbidity		1.0021	Exhibit 4
(15) Induced Demand		0.9969	Exhibit 5
(16) Demographics		1.0058	Exhibit 6
(17) Rx Trend (Force of Trend)		1.1606	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$	209.73	(13)*(14)*(15)*(16)*(17)
(19) Adjustment to Drug Category		0.9959	(11)/(18)

	PMPM	Adjustment	
Inpatient Hospital	\$ 136.80	1.0000	
Outpatient Hospital	\$ 188.13	1.0000	
Professional	\$ 272.52	1.0000	
Other Medical	\$ 72.41	1.0000	
Capitation	\$ 0.75	0.8516	(3)
Prescription Drug	\$ 209.73	0.9959	(19)
Total	\$ 880.34	0.9989	

PMPM weights are set equal to projected PMPM without "other" adj.

Exhibit 8 - Annual Trend Assumptions

	2022				Trended
	EHB PMPM	Weight	Utilization/1,000	Unit Cost	Composite
Inpatient Hospital	\$ 113.71	15.1%	1.0813	1.0120	1.1974
Outpatient Hospital	\$ 159.73	21.2%	1.0553	1.0260	1.1723
Professional	\$ 239.94	31.8%	1.0343	1.0280	1.1305
Other Medical	\$ 60.01	8.0%	1.0723	1.0220	1.2010
Capitation	\$ 0.75	0.1%	1.0000	1.0000	1.0000
Prescription Drug	\$ 179.86	23.9%	1.0173	1.0590	1.1606
Total	\$ 754.00	100.0%			1.0780
Proposed Trend					1.0780

Exhibit 9 - Risk Adjustment

Statewide 2022

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2022
Small Group	1,033,231		1.109	1.034	1.000	1.095	0.814	1.225	0.925			\$ 479.69

CFI & Competition 2022

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	823,120	79.7%	1.125	1.038	1.000	1.093	0.810	1.241	0.923		
Competition Non-Catastrophic	210,112	20.3%	1.047	1.019	1.000	1.102	0.828	-	-		

2022

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic											
Bronze	-	0.0%	-	-	-	1.000	0.600	-	-	\$0	\$0.00
Silver	33,699	12.3%	0.968	1.060	1.000	1.030	0.700	0.997	0.764	-\$202,413	-\$6.01
Gold	98,662	35.9%	1.145	1.007	1.000	1.080	0.800	1.237	0.870	\$3,303,207	\$33.48
Platinum	142,257	51.8%	1.461	1.049	1.000	1.150	0.900	1.680	1.086	\$13,525,268	\$95.08
Total	274,618	100.0%	1.287	1.035	1.000	1.110	0.840	1.437	0.969	\$16,626,062	\$60.54

Statewide 2024

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2024
Small Group	1,115,571		1.039	1.024	1.000	1.094	0.813	1.147	0.915			\$ 580.96

CFI & Competition 2024

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	892,457	80.0%	1.053	1.028	1.000	1.092	0.809	1.161	0.913		
Competition Non-Catastrophic	223,114	20.0%	0.980	1.009	1.000	1.102	0.828	-	-		

2024

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Bronze	76	0.0%	0.528	1.026	1.000	1.000	0.600	0.528	0.615	-\$9,371	-\$123.31
Silver	33,826	12.6%	0.878	1.053	1.000	1.030	0.700	0.905	0.759	-\$807,959	-\$23.89
Gold	95,158	35.4%	1.084	1.003	1.000	1.080	0.800	1.171	0.866	\$4,107,504	\$43.17
Platinum	140,119	52.1%	1.375	1.036	1.000	1.150	0.900	1.581	1.073	\$16,807,183	\$119.95
Total	269,179	100.0%	1.209	1.027	1.000	1.110	0.839	1.351	0.960	\$20,097,357	\$74.66

Adjustment Factor applied to Market Adjusted Index Rate

Projected Index Rate (Avg. 1Q-4Q)	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee (Allowed basis)	Adjustment Factor*
\$900.05	\$81.14	\$0.23	0.9101

Estimated HCRP Receivable	Estimated HCRP Charge	HCRP Net Charge PMPM
\$374,000	\$678,000	-\$1.13

*Adjustment Factor = (\$900.05 - \$81.14 + \$0.23) / \$900.05

Exhibit 10A - Desired Incurred Claims Ratio

	1Q 2024		2Q 2024		3Q 2024		4Q 2024	
	PMPM	% of Revenue						
Allowed Claims	\$ 887.02		\$ 903.87		\$ 921.05		\$ 938.56	
Paid/Allowed Ratio	89.8%		89.8%		89.8%		89.8%	
Paid Claims & Capitations	\$ 796.90		\$ 812.04		\$ 827.48		\$ 843.21	
Risk Adjustment Transfer & HCRP (Paid Basis)	\$ 73.53		\$ 73.53		\$ 73.53		\$ 73.53	
Paid Claims & Capitations (Post-3Rs)	\$ 723.37	84.0%	\$ 738.51	84.0%	\$ 753.94	84.1%	\$ 769.68	84.2%
Administrative Expense	\$61.40	7.1%	\$62.39	7.1%	\$63.08	7.0%	\$63.97	7.0%
Broker Commissions & Fee	\$17.07	2.0%	\$17.18	2.0%	\$17.25	1.9%	\$17.35	1.9%
Contribution to Reserve (Post-Tax)	\$ 29.29	3.4%	\$ 29.89	3.4%	\$ 30.48	3.4%	\$ 31.09	3.4%
Investment Income Credit	\$ (0.86)	-0.1%	\$ (0.88)	-0.1%	\$ (0.90)	-0.1%	\$ (0.91)	-0.1%
Risk Charge	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Non-ACA Taxes & Fees								
State Premium Tax	\$ 17.23	2.0%	\$ 17.58	2.0%	\$ 17.93	2.0%	\$ 18.29	2.0%
State Assessment Fee	\$ 0.86	0.1%	\$ 0.88	0.1%	\$ 0.90	0.1%	\$ 0.91	0.1%
Reinsurance Program Fee	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
State Income Tax	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Federal Income Tax	\$ 5.17	0.6%	\$ 5.27	0.6%	\$ 5.38	0.6%	\$ 5.49	0.6%
ACA Taxes & Fees								
Health Insurer Tax	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.21	0.0%	\$ 0.21	0.0%	\$ 0.21	0.0%	\$ 0.21	0.0%
Exchange Assessment Fee	\$ 6.89	0.8%	\$ 7.03	0.8%	\$ 7.17	0.8%	\$ 7.31	0.8%
Federal Exchange User Fee	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
PCORI Tax	\$ 0.28	0.0%	\$ 0.28	0.0%	\$ 0.28	0.0%	\$ 0.29	0.0%
BlueRewards/Incentive Program	\$ 0.68	0.1%	\$ 0.68	0.1%	\$ 0.68	0.1%	\$ 0.68	0.1%
Total Revenue	\$ 861.59	100.0%	\$ 879.02	100.0%	\$ 896.40	100.0%	\$ 914.34	100.0%
Plan Level Admin Load Adjustment	1.1907		1.1899		1.1886		1.1876	
Projected Member Months	83,887		37,809		47,799		99,684	
Average Members	6,991		3,151		3,983		8,307	
% Total 2024	31.2%		14.0%		17.8%		37.0%	

Exhibit 10B - Federal MLR

**Total 2024
PMPM / %**

Traditional MLR Development

Paid Claims & Capitations (Post-3Rs)	\$	748.08
Total Revenue	\$	889.75
<hr/>		
Traditional MLR (i.e. DICR)		84.1%

Federal MLR Development

Numerator Adjustments

BlueRewards/Incentive Program	\$	0.68
Quality Improvement Expenses	\$	3.41
Removal of non-care costs under MLR guidelines	\$	(7.84)

Denominator Adjustments

Non-ACA Taxes & Fees	\$	24.02
ACA Taxes & Fees	\$	7.61

Federal MLR Numerator \$ 744.32

Federal MLR Denominator \$ 858.12

Federal MLR 86.7%

Projected Member Months 269,179

Exhibit 10B - Federal MLR (Combined SG & Individual)

	Total 2024	
	PMPM / %	
<u>Traditional MLR Development</u>		
Paid Claims & Capitations (Post-3Rs)	\$	726.05
Total Revenue	\$	857.77
Traditional MLR (i.e. DICR)		84.6%
<u>Federal MLR Development</u>		
Numerator Adjustments		
BlueRewards/Incentive Program	\$	0.59
Quality Improvement Expenses	\$	3.16
Removal of non-care costs under MLR guidelines	\$	(6.37)
Denominator Adjustments		
Non-ACA Taxes & Fees	\$	22.61
ACA Taxes & Fees	\$	7.35
Federal MLR Numerator	\$	723.42
Federal MLR Denominator	\$	827.81
Federal MLR		87.4%
Projected Member Months		
		355,035

Exhibit 11 - Plan Adjusted Index Rates

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Capped Dependents	Admin	Plan Adjusted Index Rate
78079DC0220020	BluePreferred PPO Gold 1000 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8636	1.0000	0.9812	1.0001	1.0000	1.1907	\$807.62
78079DC0220021	BluePreferred PPO Gold 800 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8695	1.0000	0.9812	1.0001	1.0000	1.1907	\$813.15
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7982	1.0000	0.9358	1.0001	1.0000	1.1907	\$711.89
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7860	1.0000	0.9358	1.0001	1.0000	1.1907	\$700.97
78079DC0220024	BluePreferred PPO Platinum 0 Ded	PPO	PLATINUM	On	Regional Preferred (RPN)	\$800.33	0.9514	1.0000	1.0448	1.0001	1.0000	1.1907	\$947.42
78079DC0220025	BluePreferred PPO Platinum 500 Ded	PPO	PLATINUM	On	Regional Preferred (RPN)	\$800.33	0.9271	1.0000	1.0448	1.0001	1.0000	1.1907	\$923.15
78079DC0220026	BluePreferred PPO Silver 1900 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7632	1.0000	0.9358	1.0001	1.0000	1.1907	\$680.65
78079DC0220031	BluePreferred PPO Gold 1500 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8512	1.0000	0.9812	1.0001	1.0000	1.1907	\$795.99
78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7987	1.0000	0.9358	1.0001	1.0000	1.1907	\$712.30
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	PPO	\$800.33	0.6914	1.0000	0.9085	1.0001	1.0000	1.1907	\$598.70
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	PPO	\$800.33	0.7039	1.0000	0.9085	1.0001	1.0000	1.1907	\$609.48
78079DC0220038	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	PPO	\$800.33	0.9025	1.0000	0.9812	1.0001	1.0000	1.1907	\$843.98
78079DC0220039	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	PPO	\$800.33	0.9606	1.0000	1.0448	1.0001	1.0000	1.1907	\$956.54
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	PPO	\$800.33	0.7683	1.0000	0.9358	1.0001	1.0000	1.1907	\$685.17

Exhibit 12 - AV Values

HIOS Plan ID	HIOS Plan Name	HHS AV
78079DC0220020	BluePreferred PPO Gold 1000 Ded	0.808
78079DC0220021	BluePreferred PPO Gold 800 Ded	0.808
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	0.717
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	0.720
78079DC0220024	BluePreferred PPO Platinum 0 Ded	0.910
78079DC0220025	BluePreferred PPO Platinum 500 Ded	0.904
78079DC0220026	BluePreferred PPO Silver 1900 Ded	0.718
78079DC0220031	BluePreferred PPO Gold 1500 Ded	0.809
78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	0.720
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	0.649
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	0.645
78079DC0220038	BluePreferred PPO Standard Gold \$500	0.819
78079DC0220039	BluePreferred PPO Standard Platinum \$0	0.904
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	0.702

Exhibit 13 - Age Calibration

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.1001	82.0%	
		New	0.9513	15.0%	
		Transfer	1.0325	3.0%	
(2)	Rating Period	All	1.0757	100.0%	42.6
(3)	Nearest Rounded	All	1.0940		43.0
(4)	Calibration***	All	1.0170		

(3)/(2)

Premium Rate Demonstration		
	HIOS Plan Name	BluePreferred PPO Gold 1000 Ded
(5)	Plan Adjusted Index Rate	\$821.34
(6)	Calibration	1.0170
(7)	Calibrated Rate	\$835.29
(8)	Age 40 Factor/Rounded Avg Age Factor = (0.975/1.094)	0.8912
(9)	Age 40 Premium Rate	\$744.43

(4)

(5)*(6)

(7)*(8)

*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.

**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.

***Applied uniformly to all plans

Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Exhibit 15 - Induced Utilization Factors

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average*
HSA/HRA	38,502	1.0000	1.0000
Non-CDH	316,533	1.0000	1.0000
	355,035	1.0000	

Metal Level	Projected Member Months	Relative to Bronze	Relative to Average*
Catastrophic	0	1.0000	0.9085
Bronze	17,080	1.0000	0.9085
Silver	51,729	1.0300	0.9358
Gold	124,989	1.0800	0.9812
Platinum	161,237	1.1500	1.0448
Total	355,035	1.1007	

***Factors are applied as plan level adjustments**

Appendix - Experience Period to Rating Period Plan Mappings

Exp. Period		Current Period		Rating Period			
2021 Base HIOS Plan ID	2021 HIOS Plan Name	2022 Base HIOS Plan ID	2022 HIOS Plan Name	2023 Base HIOS Plan ID	2023 HIOS Plan Name	2024 Base HIOS Plan ID	2024 HIOS Plan Name
78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000 Ded
78079DC0220021	BluePreferred PPO Gold 500	78079DC0220021	BluePreferred PPO Gold 500	78079DC0220021	BluePreferred PPO Gold 800	78079DC0220021	BluePreferred PPO Gold 800 Ded
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1500	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1500	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1600	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0 Ded
78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500 Ded
78079DC0220026	BluePreferred PPO Silver 1500	78079DC0220026	BluePreferred PPO Silver 1500	78079DC0220026	BluePreferred PPO Silver 1900	78079DC0220026	BluePreferred PPO Silver 1900 Ded
78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500 Ded
78079DC0220032	BluePreferred PPO 1000 90%/70%	78079DC0220032	BluePreferred PPO 1000 90%/70%	78079DC0220032	BluePreferred PPO Gold 1100 90%/70%	78079DC0220020	BluePreferred PPO Gold 1000 Ded
78079DC0220033	BluePreferred PPO HSA/HRA 2400 80%/60%	78079DC0220033	BluePreferred PPO HSA/HRA 2400 80%/60%	78079DC0220033	BluePreferred PPO HSA/HRA Silver 2750 80%/60%	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220034	BluePreferred PPO Silver 1500 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1500 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1600 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA
78079DC0220035	BluePreferred PPO HSA/HRA Silver 2100 70	78079DC0220035	BluePreferred PPO HSA/HRA Silver 2100 70	78079DC0220035	BluePreferred PPO HSA/HRA Silver 2400 70	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
				78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350 Ded
				78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	78079DC0220037	BluePreferred PPO Standard Bronze \$7,500 Ded
				78079DC0220038	BluePreferred PPO Standard Gold \$500	78079DC0220038	BluePreferred PPO Standard Gold \$500 Ded
				78079DC0220039	BluePreferred PPO Standard Platinum \$0	78079DC0220039	BluePreferred PPO Standard Platinum \$0 Ded
				78079DC0220040	BluePreferred PPO Standard Silver \$4,850	78079DC0220040	BluePreferred PPO Standard Silver \$4,850 Ded

Appendix - Annual Rate Change Based on Mapping

Bronze	Bronze Members/Avg Renewal	6	6	11.7%
Silver	Silver Members/Avg Renewal	2,831	2,813	11.0%
Gold	Gold Members/Avg Renewal	7,909	7,964	9.9%
Platinum	Platinum Members/Avg Renewal	11,764	11,681	9.0%
	All Members/Avg Renewal	22,510	22,464	9.5%
	Minimum Renewal			8.9%
	Maximum Renewal			16.9%

2023 HIOS Plan ID	2023 HIOS Plan Name	2023 Metal Level	2023 Marketplace Indicator	2024 HIOS Plan ID	2024 HIOS Plan Name	2024 Metal Level	2024 Marketplace Indicator	Current Month Member Count	Projected 2023 EOY Members	1Q2023 Base Rate	1Q2024 Base Rate	Annual Rate Change
78079DC0220020	BluePreferred PPO Gold 1000	GOLD	On	78079DC0220020	BluePreferred PPO Gold 1000 Ded	GOLD	On	1,598.00	1,603	\$682.46	\$750.76	10.0%
78079DC0220021	BluePreferred PPO Gold 800	GOLD	On	78079DC0220021	BluePreferred PPO Gold 800 Ded	GOLD	On	3,878.00	3,894	\$687.33	\$755.91	10.0%
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1600	SILVER	On	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	SILVER	On	729.00	722	\$598.16	\$661.78	10.6%
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	535.00	530	\$590.16	\$651.63	10.4%
78079DC0220024	BluePreferred PPO Platinum 0	PLATINUM	On	78079DC0220024	BluePreferred PPO Platinum 0 Ded	PLATINUM	On	8,249.00	8,189	\$809.05	\$880.72	8.9%
78079DC0220025	BluePreferred PPO Platinum 500	PLATINUM	On	78079DC0220025	BluePreferred PPO Platinum 500 Ded	PLATINUM	On	3,483.00	3,458	\$785.07	\$858.17	9.3%
78079DC0220026	BluePreferred PPO Silver 1900	SILVER	On	78079DC0220026	BluePreferred PPO Silver 1900 Ded	SILVER	On	843.00	844	\$569.00	\$632.74	11.2%
78079DC0220031	BluePreferred PPO Gold 1500	GOLD	On	78079DC0220031	BluePreferred PPO Gold 1500 Ded	GOLD	On	1,927.00	1,925	\$677.76	\$739.96	9.2%
78079DC0220032	BluePreferred PPO Gold 1100 90%/70%	GOLD	On	78079DC0220020	BluePreferred PPO Gold 1000 Ded	GOLD	On	198.00	199	\$658.86	\$750.76	13.9%
78079DC0220033	BluePreferred PPO HSA/HRA Silver 2750 80%/60%	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	81.00	77	\$558.40	\$651.63	16.7%
78079DC0220034	BluePreferred PPO Silver 1600 BlueFund HSA	SILVER	On	78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	SILVER	On	605.00	598	\$598.51	\$662.15	10.6%
78079DC0220035	BluePreferred PPO HSA/HRA Silver 2400 70	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	19.00	20	\$557.43	\$651.63	16.9%
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	4.00	4	\$499.70	\$556.56	11.4%
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	2.00	2	\$504.85	\$566.57	12.2%
78079DC0220038	BluePreferred PPO Standard Gold \$500	GOLD	On	78079DC0220038	BluePreferred PPO Standard Gold \$500	GOLD	On	308.00	343	\$704.89	\$784.57	11.3%
78079DC0220039	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	78079DC0220039	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	32.00	34	\$808.40	\$889.20	10.0%
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	SILVER	On	78079DC0220040	BluePreferred PPO Standard Silver \$4,850	SILVER	On	19.00	22	\$568.08	\$636.94	12.1%

Appendix - Quarterly Rate Change Adjustment Factors

	(1)	(2)	(3) = (1 + (1))*(1 + (2)) -1
Quarter	Market Adj. Index Rate	Admin Load Factor	Plan Adjusted Index Rates
2Q24	1.9%	-0.1%	1.8%
3Q24	1.9%	-0.1%	1.8%
4Q24	1.9%	-0.1%	1.8%

The changes above are relative to the preceding quarter and no other changes factor into the 2Q, 3Q and 4Q rates.

Appendix - Maximum Rate Renewal

	2023	2024	% Change
Base Rate	\$557.43	\$651.63	16.9%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
Total	\$364.56	\$473.74	29.9%

	BluePreferred PPO HSA/HRA Silver	BluePreferred PPO HSA/HRA Silver
Base Rate/Product(s)	2400 70	2250 Ded
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

*we did not geo rate

**we did not tobacco rate

Form Numbers Associated With This Filing:

This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows: CFBC-133651484

ON-Exchange

BluePreferred PPO

DC/CF/SHOP/GC (R 1/19)
 DC/CF/SHOP/PPO/EOC (R. 1/23)
 DC/GHMSI/DOL APPEAL (R. 1/22)
 DC/CF/SHOP/PPO/DOCS (R. 1/23)
 DC/CF/BP PPO BF HSA/SIL 1800 Ded (1/24)
 DC/CF/BP PPO CDH/SIL 1800 Ded (1/24)
 DC/CF/BP PPO CDH/SIL 2250 Ded (1/24)
 DC/CF/BP PPO/GOLD 800 Ded (1/24)
 DC/CF/BP PPO/GOLD 1000 Ded (1/24)
 DC/CF/BP PPO/GOLD 1500 Ded (1/24)
 DC/CF/BP PPO/PLAT 0 Ded (1/24)
 DC/CF/BP PPO/PLAT 500 Ded (1/24)
 DC/CF/BP PPO/SIL 1900 Ded (1/24)
 DC/CF/BP PPO HSA STD/BRZ 6350 (1/24)
 DC/CF/BP PPO STD/BRZ 7500 (1/24)
 DC/CF/BP PPO STD/GOLD 500 (1/24)
 DC/CF/BP PPO STD/PLAT 0 (1/24)
 DC/CF/BP PPO STD/SIL 4850 (1/24)
 DC/CF/BLCRD (R. 6/18)
 DC/CF/MEM/BLCRD (R. 6/18)
 DC/CF/ANCILLARY AMEND (10/12)
 DC/CF/NO SURP ACT/AMEND (R. 1/23)
 DC/CF/2024 GC AMEND (1/24)
 DC/CF/SHOP/PPO/2024 AMEND (1/24)
 DC/CF/SG/AUTH AMEND/PPO (R. 1/24)
 DC/CF/PT PROTECT (9/10)
 DC GHMSI – HEALTH GUARANTY 5/21
 DC/CF/SG/INCENT (R. 1/23)
 DC/CF/SHOP/ELIG (R. 1/21)

BluePreferred PPO Standard Plans

DC/CF/EXC/BP/IEA (R. 1/23)
 DC/GHMSI/DOL APPEAL (R. 1/22)
 DC/CF/BP/EXC/DOCS (R. 1/23)
 DC/CF/EXC/BP HSA/GOLD 1600 (1/24)
 DC/CF/EXC/BP HSA STD/BRZ 6350 (1/24)
 DC/CF/EXC/BP STD/BRZ 7500 (1/24)
 DC/CF/EXC/BP STD/GOLD 500 (1/24)
 DC/CF/EXC/BP STD/NATAMER SOB (1/24)
 DC/CF/EXC/BP STD/PLAT 0 (1/24)
 DC/CF/EXC/BP STD/SIL 4850 (1/24)
 DC/CF/EXC/BP STD/SIL 4850 A (1/24)
 DC/CF/EXC/BP STD/SIL 4850 B (1/24)
 DC/CF/EXC/BP STD/SIL 4850 C (1/24)
 DC/CF/EXC/NATAMER (1/14)
 DC/CF/MEM/BLCRD (R. 6/18)
 DC/CF/ANCILLARY AMEND (10/12)
 DC/CF/NO SURP ACT/AMEND (R. 1/23)
 DC/CF/CD/AUTH AMEND PPO (R. 1/24)
 DC/CF/EXC/2024 AMEND (1/24)
 DC GHMSI – HEALTH GUARANTY 5/21
 DC/CF/PT PROTECT (9/10)
 DC/CF/CD/BP/INCENT (1/23)

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Inpatient Hospital	\$3,131,816	\$2,986,830	\$3,131,816	\$2,986,830	\$0	Admits	199
202002	29,562	Inpatient Hospital	\$2,360,385	\$2,261,958	\$2,360,353	\$2,261,928	\$0	Admits	177
202003	29,513	Inpatient Hospital	\$2,782,400	\$2,696,531	\$2,782,400	\$2,696,531	\$0	Admits	160
202004	29,586	Inpatient Hospital	\$2,315,586	\$2,282,662	\$2,315,573	\$2,282,650	\$0	Admits	112
202005	29,746	Inpatient Hospital	\$2,371,352	\$2,340,453	\$2,371,345	\$2,340,446	\$0	Admits	128
202006	29,677	Inpatient Hospital	\$4,537,456	\$4,450,360	\$4,537,436	\$4,450,341	\$0	Admits	195
202007	29,667	Inpatient Hospital	\$3,664,360	\$3,615,153	\$3,664,330	\$3,615,123	\$0	Admits	177
202008	29,834	Inpatient Hospital	\$3,208,796	\$3,132,565	\$3,204,925	\$3,128,805	\$0	Admits	237
202009	29,958	Inpatient Hospital	\$3,418,811	\$3,346,087	\$3,418,069	\$3,345,364	\$0	Admits	141
202010	30,010	Inpatient Hospital	\$2,906,155	\$2,833,027	\$2,896,558	\$2,823,730	\$0	Admits	144
202011	29,869	Inpatient Hospital	\$2,698,132	\$2,612,895	\$2,695,159	\$2,610,073	\$0	Admits	149
202012	29,594	Inpatient Hospital	\$3,512,958	\$3,459,963	\$3,512,380	\$3,459,396	\$0	Admits	135
202101	29,314	Inpatient Hospital	\$3,924,958	\$3,772,484	\$3,924,246	\$3,771,808	\$0	Admits	171
202102	29,217	Inpatient Hospital	\$3,020,284	\$2,963,725	\$3,019,364	\$2,962,826	\$0	Admits	129
202103	29,335	Inpatient Hospital	\$4,187,333	\$4,081,453	\$4,184,131	\$4,078,344	\$0	Admits	206
202104	29,416	Inpatient Hospital	\$2,792,382	\$2,691,034	\$2,790,554	\$2,689,290	\$0	Admits	178
202105	29,589	Inpatient Hospital	\$4,171,009	\$4,060,427	\$4,168,100	\$4,057,633	\$0	Admits	227
202106	29,821	Inpatient Hospital	\$2,391,572	\$2,331,789	\$2,388,789	\$2,329,087	\$0	Admits	193
202107	29,838	Inpatient Hospital	\$3,893,861	\$3,813,291	\$3,884,541	\$3,804,172	\$0	Admits	220
202108	30,142	Inpatient Hospital	\$3,617,135	\$3,536,538	\$3,609,265	\$3,528,883	\$0	Admits	183
202109	30,419	Inpatient Hospital	\$3,696,886	\$3,594,326	\$3,687,719	\$3,585,471	\$0	Admits	337
202110	30,145	Inpatient Hospital	\$3,891,235	\$3,788,757	\$3,875,426	\$3,773,413	\$0	Admits	292
202111	30,186	Inpatient Hospital	\$2,674,035	\$2,610,932	\$2,659,486	\$2,596,738	\$0	Admits	212
202112	30,156	Inpatient Hospital	\$2,439,816	\$2,341,334	\$2,419,433	\$2,321,860	\$0	Admits	267
202201	30,061	Inpatient Hospital	\$3,254,639	\$3,108,549	\$3,212,998	\$3,069,103	\$0	Admits	204
202202	30,580	Inpatient Hospital	\$2,714,894	\$2,621,582	\$2,687,073	\$2,594,776	\$0	Admits	149
202203	30,432	Inpatient Hospital	\$3,622,572	\$3,526,298	\$3,582,791	\$3,487,765	\$0	Admits	195
202204	30,483	Inpatient Hospital	\$4,211,386	\$4,116,517	\$4,152,934	\$4,059,482	\$0	Admits	229
202205	30,573	Inpatient Hospital	\$3,086,573	\$3,022,933	\$3,036,750	\$2,974,339	\$0	Admits	205
202206	30,704	Inpatient Hospital	\$3,908,472	\$3,798,980	\$3,811,735	\$3,705,364	\$0	Admits	218
202207	30,664	Inpatient Hospital	\$2,806,203	\$2,725,996	\$2,730,394	\$2,652,712	\$0	Admits	160
202208	30,784	Inpatient Hospital	\$3,621,480	\$3,515,049	\$3,504,283	\$3,401,621	\$0	Admits	307
202209	30,785	Inpatient Hospital	\$4,097,668	\$4,009,153	\$3,935,928	\$3,851,259	\$0	Admits	326
202210	30,944	Inpatient Hospital	\$4,208,555	\$4,111,066	\$4,002,488	\$3,910,729	\$0	Admits	221
202211	30,878	Inpatient Hospital	\$3,344,240	\$3,251,766	\$3,071,550	\$2,987,831	\$0	Admits	279
202212	30,621	Inpatient Hospital	\$2,912,636	\$2,792,437	\$2,528,338	\$2,425,005	\$0	Admits	215
202301	29,835	Inpatient Hospital	\$2,102,770	\$1,998,463	\$1,518,157	\$1,447,056	\$0	Admits	147
202302	30,073	Inpatient Hospital	\$381,085	\$342,614	\$103,835	\$93,209	\$0	Admits	39

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Outpatient Hospital	\$4,436,043	\$3,904,156	\$4,436,043	\$3,904,156	\$0	Visits	3,448
202002	29,562	Outpatient Hospital	\$3,720,834	\$3,239,218	\$3,720,782	\$3,239,173	\$0	Visits	3,164
202003	29,513	Outpatient Hospital	\$3,105,713	\$2,734,694	\$3,105,713	\$2,734,694	\$0	Visits	2,453
202004	29,586	Outpatient Hospital	\$1,717,952	\$1,571,763	\$1,717,946	\$1,571,757	\$0	Visits	1,477
202005	29,746	Outpatient Hospital	\$2,797,918	\$2,598,812	\$2,797,911	\$2,598,806	\$0	Visits	2,001
202006	29,677	Outpatient Hospital	\$3,874,818	\$3,569,769	\$3,874,809	\$3,569,760	\$0	Visits	2,737
202007	29,667	Outpatient Hospital	\$3,782,340	\$3,429,005	\$3,782,314	\$3,428,982	\$0	Visits	3,093
202008	29,834	Outpatient Hospital	\$3,745,535	\$3,425,667	\$3,742,153	\$3,422,594	\$0	Visits	3,170
202009	29,958	Outpatient Hospital	\$4,267,424	\$3,917,560	\$4,266,512	\$3,916,727	\$0	Visits	3,274
202010	30,010	Outpatient Hospital	\$4,127,513	\$3,771,745	\$4,117,097	\$3,762,246	\$0	Visits	3,630
202011	29,869	Outpatient Hospital	\$3,883,248	\$3,583,850	\$3,879,179	\$3,580,093	\$0	Visits	3,299
202012	29,594	Outpatient Hospital	\$3,995,751	\$3,630,943	\$3,995,016	\$3,630,272	\$0	Visits	3,371
202101	29,314	Outpatient Hospital	\$3,700,319	\$3,266,889	\$3,699,674	\$3,266,325	\$0	Visits	3,230
202102	29,217	Outpatient Hospital	\$4,350,021	\$3,902,458	\$4,348,803	\$3,901,391	\$0	Visits	3,234
202103	29,335	Outpatient Hospital	\$4,201,904	\$3,767,206	\$4,199,696	\$3,765,241	\$0	Visits	4,222
202104	29,416	Outpatient Hospital	\$4,591,375	\$4,142,870	\$4,588,893	\$4,140,664	\$0	Visits	4,200
202105	29,589	Outpatient Hospital	\$4,115,313	\$3,740,349	\$4,112,453	\$3,737,754	\$0	Visits	3,588
202106	29,821	Outpatient Hospital	\$4,460,365	\$4,041,967	\$4,455,473	\$4,037,566	\$0	Visits	3,516
202107	29,838	Outpatient Hospital	\$4,032,450	\$3,629,156	\$4,024,129	\$3,621,735	\$0	Visits	3,394
202108	30,142	Outpatient Hospital	\$4,451,890	\$4,064,125	\$4,441,545	\$4,054,723	\$0	Visits	3,473
202109	30,419	Outpatient Hospital	\$4,087,875	\$3,725,956	\$4,077,749	\$3,716,734	\$0	Visits	3,531
202110	30,145	Outpatient Hospital	\$4,604,379	\$4,193,657	\$4,586,505	\$4,177,451	\$0	Visits	3,906
202111	30,186	Outpatient Hospital	\$4,433,552	\$4,053,639	\$4,408,253	\$4,030,505	\$0	Visits	3,852
202112	30,156	Outpatient Hospital	\$4,802,804	\$4,392,567	\$4,763,020	\$4,356,185	\$0	Visits	3,950
202201	30,061	Outpatient Hospital	\$4,480,263	\$4,003,922	\$4,427,705	\$3,957,196	\$0	Visits	3,648
202202	30,580	Outpatient Hospital	\$4,736,561	\$4,239,781	\$4,688,425	\$4,196,762	\$0	Visits	3,638
202203	30,432	Outpatient Hospital	\$5,087,567	\$4,543,704	\$5,028,724	\$4,491,323	\$0	Visits	4,087
202204	30,483	Outpatient Hospital	\$4,574,274	\$4,136,765	\$4,512,534	\$4,081,031	\$0	Visits	3,880
202205	30,573	Outpatient Hospital	\$4,414,338	\$3,978,112	\$4,339,762	\$3,911,037	\$0	Visits	3,942
202206	30,704	Outpatient Hospital	\$4,766,192	\$4,362,784	\$4,652,753	\$4,258,489	\$0	Visits	3,942
202207	30,664	Outpatient Hospital	\$4,261,672	\$3,871,220	\$4,148,301	\$3,768,236	\$0	Visits	3,614
202208	30,784	Outpatient Hospital	\$4,788,808	\$4,358,114	\$4,639,450	\$4,222,299	\$0	Visits	4,167
202209	30,785	Outpatient Hospital	\$4,840,409	\$4,400,245	\$4,653,171	\$4,230,440	\$0	Visits	3,754
202210	30,944	Outpatient Hospital	\$5,423,246	\$4,997,091	\$5,142,009	\$4,738,432	\$0	Visits	3,925
202211	30,878	Outpatient Hospital	\$5,632,977	\$5,192,250	\$5,174,894	\$4,770,745	\$0	Visits	4,037
202212	30,621	Outpatient Hospital	\$5,698,613	\$5,225,467	\$4,942,861	\$4,532,607	\$0	Visits	4,061
202301	29,835	Outpatient Hospital	\$6,138,411	\$5,348,640	\$4,351,559	\$3,803,691	\$0	Visits	4,464
202302	30,073	Outpatient Hospital	\$5,231,620	\$4,385,408	\$1,413,238	\$1,192,560	\$0	Visits	4,522

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Professional	\$6,538,998	\$5,091,516	\$6,538,998	\$5,091,516	\$0	Visits	42,005
202002	29,562	Professional	\$5,698,436	\$4,537,040	\$5,698,368	\$4,536,992	\$0	Visits	35,019
202003	29,513	Professional	\$4,755,280	\$3,865,156	\$4,755,280	\$3,865,156	\$0	Visits	30,689
202004	29,586	Professional	\$3,193,025	\$2,735,757	\$3,193,017	\$2,735,751	\$0	Visits	22,757
202005	29,746	Professional	\$4,095,235	\$3,535,048	\$4,095,227	\$3,535,042	\$0	Visits	26,767
202006	29,677	Professional	\$5,458,481	\$4,652,019	\$5,458,473	\$4,652,013	\$0	Visits	34,949
202007	29,667	Professional	\$6,020,742	\$5,143,030	\$6,020,706	\$5,143,000	\$0	Visits	38,317
202008	29,834	Professional	\$5,772,145	\$4,809,496	\$5,767,687	\$4,806,044	\$0	Visits	36,847
202009	29,958	Professional	\$6,694,651	\$5,679,891	\$6,693,347	\$5,678,815	\$0	Visits	41,671
202010	30,010	Professional	\$6,974,155	\$5,911,700	\$6,957,618	\$5,898,509	\$0	Visits	45,840
202011	29,869	Professional	\$6,562,030	\$5,661,018	\$6,555,933	\$5,655,964	\$0	Visits	40,938
202012	29,594	Professional	\$6,767,759	\$5,796,402	\$6,766,591	\$5,795,419	\$0	Visits	42,344
202101	29,314	Professional	\$6,486,621	\$5,304,639	\$6,485,525	\$5,303,773	\$0	Visits	43,213
202102	29,217	Professional	\$6,329,022	\$5,198,827	\$6,327,322	\$5,197,506	\$0	Visits	38,465
202103	29,335	Professional	\$7,489,432	\$6,172,711	\$7,485,661	\$6,169,756	\$0	Visits	47,559
202104	29,416	Professional	\$7,228,368	\$6,020,656	\$7,224,598	\$6,017,625	\$0	Visits	45,698
202105	29,589	Professional	\$6,632,605	\$5,498,302	\$6,628,011	\$5,494,573	\$0	Visits	40,369
202106	29,821	Professional	\$7,028,447	\$5,813,988	\$7,020,767	\$5,807,768	\$0	Visits	41,503
202107	29,838	Professional	\$6,797,350	\$5,691,672	\$6,783,112	\$5,679,951	\$0	Visits	40,959
202108	30,142	Professional	\$7,368,206	\$6,240,778	\$7,351,646	\$6,226,984	\$0	Visits	43,347
202109	30,419	Professional	\$7,491,606	\$6,403,396	\$7,473,648	\$6,388,201	\$0	Visits	46,899
202110	30,145	Professional	\$7,806,906	\$6,633,771	\$7,777,304	\$6,608,854	\$0	Visits	48,898
202111	30,186	Professional	\$7,431,244	\$6,316,759	\$7,389,716	\$6,281,700	\$0	Visits	45,900
202112	30,156	Professional	\$7,614,691	\$6,533,106	\$7,553,679	\$6,481,060	\$0	Visits	46,565
202201	30,061	Professional	\$7,401,049	\$6,077,765	\$7,316,724	\$6,009,767	\$0	Visits	47,227
202202	30,580	Professional	\$6,852,304	\$5,570,368	\$6,783,519	\$5,514,834	\$0	Visits	40,638
202203	30,432	Professional	\$7,780,891	\$6,388,588	\$7,693,743	\$6,318,053	\$0	Visits	45,809
202204	30,483	Professional	\$7,317,111	\$6,116,441	\$7,219,669	\$6,035,807	\$0	Visits	41,931
202205	30,573	Professional	\$7,524,455	\$6,330,031	\$7,402,169	\$6,228,742	\$0	Visits	43,742
202206	30,704	Professional	\$7,420,020	\$6,208,118	\$7,254,514	\$6,071,523	\$0	Visits	42,007
202207	30,664	Professional	\$6,592,002	\$5,563,964	\$6,423,662	\$5,423,543	\$0	Visits	37,675
202208	30,784	Professional	\$7,352,231	\$6,165,926	\$7,124,746	\$5,977,632	\$0	Visits	43,085
202209	30,785	Professional	\$7,368,988	\$6,231,383	\$7,088,575	\$5,996,780	\$0	Visits	43,262
202210	30,944	Professional	\$7,775,071	\$6,595,589	\$7,380,473	\$6,264,962	\$0	Visits	45,537
202211	30,878	Professional	\$7,633,175	\$6,521,508	\$7,022,496	\$6,003,583	\$0	Visits	43,906
202212	30,621	Professional	\$7,177,288	\$6,077,951	\$6,228,868	\$5,276,315	\$0	Visits	39,766
202301	29,835	Professional	\$8,492,089	\$6,838,934	\$6,103,562	\$4,950,846	\$0	Visits	48,433
202302	30,073	Professional	\$10,041,107	\$8,155,142	\$2,727,177	\$2,232,340	\$0	Visits	60,323

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Other Medical	\$1,279,904	\$1,175,631	\$1,279,904	\$1,175,631	\$0	Services	4,072
202002	29,562	Other Medical	\$1,368,061	\$1,270,754	\$1,368,045	\$1,270,739	\$0	Services	3,811
202003	29,513	Other Medical	\$1,210,325	\$1,133,635	\$1,210,325	\$1,133,635	\$0	Services	3,175
202004	29,586	Other Medical	\$1,128,048	\$1,087,171	\$1,128,045	\$1,087,168	\$0	Services	2,372
202005	29,746	Other Medical	\$1,293,283	\$1,231,190	\$1,293,280	\$1,231,188	\$0	Services	2,621
202006	29,677	Other Medical	\$1,313,016	\$1,241,598	\$1,313,013	\$1,241,595	\$0	Services	3,828
202007	29,667	Other Medical	\$1,578,441	\$1,507,939	\$1,578,430	\$1,507,928	\$0	Services	3,970
202008	29,834	Other Medical	\$1,328,102	\$1,257,211	\$1,327,039	\$1,256,208	\$0	Services	4,085
202009	29,958	Other Medical	\$1,254,723	\$1,178,876	\$1,254,464	\$1,178,633	\$0	Services	4,136
202010	30,010	Other Medical	\$1,407,545	\$1,329,545	\$1,403,705	\$1,325,834	\$0	Services	4,000
202011	29,869	Other Medical	\$1,320,935	\$1,253,880	\$1,319,477	\$1,252,483	\$0	Services	3,523
202012	29,594	Other Medical	\$1,321,069	\$1,236,796	\$1,320,831	\$1,236,570	\$0	Services	4,004
202101	29,314	Other Medical	\$1,290,112	\$1,212,990	\$1,289,890	\$1,212,781	\$0	Services	3,533
202102	29,217	Other Medical	\$1,232,686	\$1,151,548	\$1,232,348	\$1,151,230	\$0	Services	3,510
202103	29,335	Other Medical	\$1,477,406	\$1,367,800	\$1,476,578	\$1,367,028	\$0	Services	4,324
202104	29,416	Other Medical	\$1,425,618	\$1,344,872	\$1,424,855	\$1,344,151	\$0	Services	3,805
202105	29,589	Other Medical	\$1,159,626	\$1,076,302	\$1,158,780	\$1,075,510	\$0	Services	3,809
202106	29,821	Other Medical	\$1,294,282	\$1,200,525	\$1,292,816	\$1,199,154	\$0	Services	4,280
202107	29,838	Other Medical	\$1,302,391	\$1,227,866	\$1,299,533	\$1,225,157	\$0	Services	3,674
202108	30,142	Other Medical	\$1,438,344	\$1,343,983	\$1,434,963	\$1,340,811	\$0	Services	4,130
202109	30,419	Other Medical	\$1,440,446	\$1,358,312	\$1,436,893	\$1,354,958	\$0	Services	3,929
202110	30,145	Other Medical	\$1,439,480	\$1,363,966	\$1,434,124	\$1,358,894	\$0	Services	4,152
202111	30,186	Other Medical	\$1,523,060	\$1,456,854	\$1,514,334	\$1,448,492	\$0	Services	4,090
202112	30,156	Other Medical	\$1,583,406	\$1,498,056	\$1,570,563	\$1,485,886	\$0	Services	3,901
202201	30,061	Other Medical	\$1,488,416	\$1,372,385	\$1,471,279	\$1,356,610	\$0	Services	4,479
202202	30,580	Other Medical	\$1,770,024	\$1,650,159	\$1,752,139	\$1,633,512	\$0	Services	4,572
202203	30,432	Other Medical	\$2,098,323	\$1,983,035	\$2,074,505	\$1,960,548	\$0	Services	5,211
202204	30,483	Other Medical	\$1,916,253	\$1,797,617	\$1,889,697	\$1,772,622	\$0	Services	5,299
202205	30,573	Other Medical	\$1,739,485	\$1,625,974	\$1,710,631	\$1,599,028	\$0	Services	5,608
202206	30,704	Other Medical	\$1,885,481	\$1,774,009	\$1,841,356	\$1,732,441	\$0	Services	5,998
202207	30,664	Other Medical	\$1,592,503	\$1,496,945	\$1,551,520	\$1,458,398	\$0	Services	5,242
202208	30,784	Other Medical	\$2,398,866	\$2,276,017	\$2,322,386	\$2,203,230	\$0	Services	6,595
202209	30,785	Other Medical	\$1,987,717	\$1,878,227	\$1,911,420	\$1,806,197	\$0	Services	5,629
202210	30,944	Other Medical	\$1,679,085	\$1,566,516	\$1,589,074	\$1,482,129	\$0	Services	5,932
202211	30,878	Other Medical	\$1,790,859	\$1,681,467	\$1,643,482	\$1,542,861	\$0	Services	6,517
202212	30,621	Other Medical	\$1,709,456	\$1,599,551	\$1,483,255	\$1,387,739	\$0	Services	6,371
202301	29,835	Other Medical	\$2,128,930	\$1,941,132	\$1,504,175	\$1,373,363	\$0	Services	7,301
202302	30,073	Other Medical	\$2,149,571	\$1,983,668	\$570,336	\$525,588	\$0	Services	8,724

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Prescription Drug	\$5,772,726	\$5,236,672	\$5,772,726	\$5,236,672	\$832,965	Scripts	25,799
202002	29,562	Prescription Drug	\$5,541,746	\$5,139,271	\$5,541,746	\$5,139,271	\$819,571	Scripts	23,470
202003	29,513	Prescription Drug	\$7,089,022	\$6,635,733	\$7,089,022	\$6,635,733	\$1,058,338	Scripts	27,283
202004	29,586	Prescription Drug	\$6,156,052	\$5,811,850	\$6,156,052	\$5,811,850	\$1,026,845	Scripts	21,251
202005	29,746	Prescription Drug	\$5,431,584	\$5,128,578	\$5,431,584	\$5,128,578	\$938,754	Scripts	20,840
202006	29,677	Prescription Drug	\$6,785,908	\$6,450,733	\$6,785,908	\$6,450,733	\$1,098,034	Scripts	22,567
202007	29,667	Prescription Drug	\$5,979,499	\$5,655,686	\$5,979,499	\$5,655,686	\$1,047,489	Scripts	22,543
202008	29,834	Prescription Drug	\$6,378,828	\$6,046,856	\$6,378,828	\$6,046,856	\$1,050,233	Scripts	22,321
202009	29,958	Prescription Drug	\$6,322,783	\$6,007,333	\$6,322,783	\$6,007,333	\$1,034,510	Scripts	22,210
202010	30,010	Prescription Drug	\$6,228,589	\$5,877,428	\$6,228,589	\$5,877,428	\$1,131,230	Scripts	22,878
202011	29,869	Prescription Drug	\$5,962,854	\$5,662,765	\$5,962,854	\$5,662,765	\$1,028,343	Scripts	21,629
202012	29,594	Prescription Drug	\$6,259,772	\$5,918,596	\$6,259,772	\$5,918,596	\$1,073,995	Scripts	23,217
202101	29,314	Prescription Drug	\$5,729,161	\$5,288,490	\$5,729,161	\$5,288,490	\$1,031,217	Scripts	21,565
202102	29,217	Prescription Drug	\$5,910,328	\$5,519,056	\$5,910,328	\$5,519,056	\$1,062,147	Scripts	20,693
202103	29,335	Prescription Drug	\$6,773,685	\$6,351,265	\$6,773,685	\$6,351,265	\$1,273,670	Scripts	26,569
202104	29,416	Prescription Drug	\$7,036,018	\$6,667,460	\$7,036,018	\$6,667,460	\$1,353,396	Scripts	28,456
202105	29,589	Prescription Drug	\$6,588,906	\$6,264,582	\$6,588,906	\$6,264,582	\$1,283,117	Scripts	25,206
202106	29,821	Prescription Drug	\$6,759,730	\$6,409,310	\$6,759,730	\$6,409,310	\$1,302,176	Scripts	25,154
202107	29,838	Prescription Drug	\$6,662,678	\$6,339,100	\$6,662,678	\$6,339,100	\$1,275,713	Scripts	24,247
202108	30,142	Prescription Drug	\$6,856,813	\$6,527,837	\$6,856,813	\$6,527,837	\$1,319,383	Scripts	24,553
202109	30,419	Prescription Drug	\$6,592,143	\$6,263,891	\$6,592,143	\$6,263,891	\$1,260,573	Scripts	24,284
202110	30,145	Prescription Drug	\$6,750,127	\$6,420,274	\$6,750,127	\$6,420,274	\$1,283,664	Scripts	25,579
202111	30,186	Prescription Drug	\$6,553,525	\$6,239,306	\$6,553,525	\$6,239,306	\$1,310,985	Scripts	28,702
202112	30,156	Prescription Drug	\$7,045,058	\$6,693,627	\$7,045,058	\$6,693,627	\$1,327,311	Scripts	29,086
202201	30,061	Prescription Drug	\$6,702,154	\$6,192,271	\$6,702,154	\$6,192,271	\$1,278,877	Scripts	25,205
202202	30,580	Prescription Drug	\$6,179,833	\$5,796,160	\$6,179,833	\$5,796,160	\$1,167,524	Scripts	22,374
202203	30,432	Prescription Drug	\$6,837,868	\$6,406,252	\$6,837,868	\$6,406,252	\$1,366,615	Scripts	25,350
202204	30,483	Prescription Drug	\$7,310,251	\$6,958,388	\$7,310,251	\$6,958,388	\$1,376,150	Scripts	25,376
202205	30,573	Prescription Drug	\$6,750,206	\$6,388,461	\$6,750,206	\$6,388,461	\$1,392,907	Scripts	26,791
202206	30,704	Prescription Drug	\$7,003,110	\$6,647,981	\$7,003,110	\$6,647,981	\$1,427,755	Scripts	26,145
202207	30,664	Prescription Drug	\$6,925,379	\$6,597,949	\$6,925,379	\$6,597,949	\$1,427,655	Scripts	24,999
202208	30,784	Prescription Drug	\$7,172,115	\$6,824,357	\$7,172,115	\$6,824,357	\$1,526,246	Scripts	26,153
202209	30,785	Prescription Drug	\$7,315,657	\$6,968,174	\$7,315,657	\$6,968,174	\$1,492,184	Scripts	28,176
202210	30,944	Prescription Drug	\$7,428,576	\$7,081,966	\$7,428,576	\$7,081,966	\$1,634,575	Scripts	29,110
202211	30,878	Prescription Drug	\$7,012,060	\$6,677,955	\$7,012,060	\$6,677,955	\$1,592,511	Scripts	27,463
202212	30,621	Prescription Drug	\$6,701,647	\$6,348,730	\$6,701,647	\$6,348,730	\$1,554,387	Scripts	28,313
202301	29,835	Prescription Drug	\$7,278,365	\$6,729,235	\$7,278,365	\$6,729,235	\$1,494,165	Scripts	26,228
202302	30,073	Prescription Drug	\$6,652,043	\$6,192,377	\$6,652,043	\$6,192,377	\$1,366,636	Scripts	24,550

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Capitations	\$30,812	\$30,812	\$30,812	\$30,812	\$0	Benefit Period	29,738
202002	29,562	Capitations	\$30,539	\$30,539	\$30,539	\$30,539	\$0	Benefit Period	29,562
202003	29,513	Capitations	\$31,460	\$31,460	\$31,460	\$31,460	\$0	Benefit Period	29,513
202004	29,586	Capitations	\$31,127	\$31,127	\$31,127	\$31,127	\$0	Benefit Period	29,586
202005	29,746	Capitations	\$30,787	\$30,787	\$30,787	\$30,787	\$0	Benefit Period	29,746
202006	29,677	Capitations	\$30,254	\$30,254	\$30,254	\$30,254	\$0	Benefit Period	29,677
202007	29,667	Capitations	\$30,779	\$30,779	\$30,779	\$30,779	\$0	Benefit Period	29,667
202008	29,834	Capitations	\$30,481	\$30,481	\$30,481	\$30,481	\$0	Benefit Period	29,834
202009	29,958	Capitations	\$30,596	\$30,596	\$30,596	\$30,596	\$0	Benefit Period	29,958
202010	30,010	Capitations	\$30,637	\$30,637	\$30,637	\$30,637	\$0	Benefit Period	30,010
202011	29,869	Capitations	\$30,486	\$30,486	\$30,486	\$30,486	\$0	Benefit Period	29,869
202012	29,594	Capitations	\$30,233	\$30,233	\$30,233	\$30,233	\$0	Benefit Period	29,594
202101	29,314	Capitations	\$30,044	\$30,044	\$30,044	\$30,044	\$0	Benefit Period	29,314
202102	29,217	Capitations	\$29,975	\$29,975	\$29,975	\$29,975	\$0	Benefit Period	29,217
202103	29,335	Capitations	\$30,122	\$30,122	\$30,122	\$30,122	\$0	Benefit Period	29,335
202104	29,416	Capitations	\$30,201	\$30,201	\$30,201	\$30,201	\$0	Benefit Period	29,416
202105	29,589	Capitations	\$30,328	\$30,328	\$30,328	\$30,328	\$0	Benefit Period	29,589
202106	29,821	Capitations	\$30,557	\$30,557	\$30,557	\$30,557	\$0	Benefit Period	29,821
202107	29,838	Capitations	\$30,578	\$30,578	\$30,578	\$30,578	\$0	Benefit Period	29,838
202108	30,142	Capitations	\$30,901	\$30,901	\$30,901	\$30,901	\$0	Benefit Period	30,142
202109	30,419	Capitations	\$31,158	\$31,158	\$31,158	\$31,158	\$0	Benefit Period	30,419
202110	30,145	Capitations	\$30,566	\$30,566	\$30,566	\$30,566	\$0	Benefit Period	30,145
202111	30,186	Capitations	\$30,561	\$30,561	\$30,561	\$30,561	\$0	Benefit Period	30,186
202112	30,156	Capitations	\$30,474	\$30,474	\$30,474	\$30,474	\$0	Benefit Period	30,156
202201	30,061	Capitations	\$29,234	\$29,234	\$29,234	\$29,234	\$0	Benefit Period	30,061
202202	30,580	Capitations	\$29,838	\$29,838	\$29,838	\$29,838	\$0	Benefit Period	30,580
202203	30,432	Capitations	\$29,596	\$29,596	\$29,596	\$29,596	\$0	Benefit Period	30,432
202204	30,483	Capitations	\$29,616	\$29,616	\$29,616	\$29,616	\$0	Benefit Period	30,483
202205	30,573	Capitations	\$29,651	\$29,651	\$29,651	\$29,651	\$0	Benefit Period	30,573
202206	30,704	Capitations	\$29,721	\$29,721	\$29,721	\$29,721	\$0	Benefit Period	30,704
202207	30,664	Capitations	\$29,651	\$29,651	\$29,651	\$29,651	\$0	Benefit Period	30,664
202208	30,784	Capitations	\$29,788	\$29,788	\$29,788	\$29,788	\$0	Benefit Period	30,784
202209	30,785	Capitations	\$29,792	\$29,792	\$29,792	\$29,792	\$0	Benefit Period	30,785
202210	30,944	Capitations	\$29,890	\$29,890	\$29,890	\$29,890	\$0	Benefit Period	30,944
202211	30,878	Capitations	\$29,806	\$29,806	\$29,806	\$29,806	\$0	Benefit Period	30,878
202212	30,621	Capitations	\$29,534	\$29,534	\$29,534	\$29,534	\$0	Benefit Period	30,621
202301	29,835	Capitations	\$25,370	\$25,370	\$25,370	\$25,370	\$0	Benefit Period	29,835
202302	30,073	Capitations	\$25,604	\$25,604	\$25,604	\$25,604	\$0	Benefit Period	30,073

Appendix - Total Experience

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Post-Rx Rebate Ultimate Incurred	Premium	Loss Ratio
202001	29,738	18,712	\$21,190,299	\$832,965	\$20,357,335	\$17,592,653	\$19,047,664	92.4%
202002	29,562	18,650	\$18,720,000	\$819,571	\$17,900,430	\$15,659,209	\$19,086,281	82.0%
202003	29,513	18,654	\$18,974,201	\$1,058,338	\$17,915,863	\$16,038,871	\$19,053,589	84.2%
202004	29,586	18,754	\$14,541,790	\$1,026,845	\$13,514,945	\$12,493,486	\$19,112,946	65.4%
202005	29,746	18,880	\$16,020,160	\$938,754	\$15,081,406	\$13,926,116	\$18,977,261	73.4%
202006	29,677	18,865	\$21,999,933	\$1,098,034	\$20,901,898	\$19,296,698	\$19,319,854	99.9%
202007	29,667	18,864	\$21,056,162	\$1,047,489	\$20,008,672	\$18,334,102	\$19,346,668	94.8%
202008	29,834	19,005	\$20,463,886	\$1,050,233	\$19,413,653	\$17,652,041	\$19,428,719	90.9%
202009	29,958	19,080	\$21,988,988	\$1,034,510	\$20,954,478	\$19,125,833	\$18,321,545	104.4%
202010	30,010	19,116	\$21,674,594	\$1,131,230	\$20,543,363	\$18,622,851	\$19,626,967	94.9%
202011	29,869	19,041	\$20,457,686	\$1,028,343	\$19,429,342	\$17,776,553	\$19,396,182	91.6%
202012	29,594	18,911	\$21,887,541	\$1,073,995	\$20,813,546	\$18,998,938	\$19,486,104	97.5%
202101	29,314	18,822	\$21,161,214	\$1,031,217	\$20,129,997	\$17,844,319	\$19,355,046	92.2%
202102	29,217	18,744	\$20,872,316	\$1,062,147	\$19,810,169	\$17,703,443	\$19,298,199	91.7%
202103	29,335	18,821	\$24,159,882	\$1,273,670	\$22,886,212	\$20,496,888	\$19,321,539	106.1%
202104	29,416	18,876	\$23,103,962	\$1,353,396	\$21,750,566	\$19,543,697	\$19,394,095	100.8%
202105	29,589	18,979	\$22,697,786	\$1,283,117	\$21,414,669	\$19,387,172	\$19,398,290	99.9%
202106	29,821	19,129	\$21,964,953	\$1,302,176	\$20,662,777	\$18,525,960	\$19,436,294	95.3%
202107	29,838	19,128	\$22,719,309	\$1,275,713	\$21,443,596	\$19,455,950	\$19,509,826	99.7%
202108	30,142	19,327	\$23,763,289	\$1,319,383	\$22,443,906	\$20,424,779	\$19,634,259	104.0%
202109	30,419	19,516	\$23,340,113	\$1,260,573	\$22,079,540	\$20,116,465	\$19,740,686	101.9%
202110	30,145	19,245	\$24,522,692	\$1,283,664	\$23,239,028	\$21,147,327	\$19,098,011	110.7%
202111	30,186	19,236	\$22,645,977	\$1,310,985	\$21,334,991	\$19,397,067	\$19,400,834	100.0%
202112	30,156	19,160	\$23,516,248	\$1,327,311	\$22,188,937	\$20,161,853	\$19,137,668	105.4%
202201	30,061	19,197	\$23,355,756	\$1,278,877	\$22,076,879	\$19,505,251	\$19,708,331	99.0%
202202	30,580	19,551	\$22,283,454	\$1,167,524	\$21,115,930	\$18,740,364	\$19,848,336	94.4%
202203	30,432	19,467	\$25,456,816	\$1,366,615	\$24,090,201	\$21,510,856	\$19,940,266	107.9%
202204	30,483	19,472	\$25,358,891	\$1,376,150	\$23,982,741	\$21,779,193	\$20,038,198	108.7%
202205	30,573	19,487	\$23,544,708	\$1,392,907	\$22,151,801	\$19,982,255	\$20,117,490	99.3%
202206	30,704	19,553	\$25,012,995	\$1,427,755	\$23,585,240	\$21,393,838	\$20,255,591	105.6%
202207	30,664	19,550	\$22,207,410	\$1,427,655	\$20,779,755	\$18,858,069	\$20,210,255	93.3%
202208	30,784	19,622	\$25,363,289	\$1,526,246	\$23,837,043	\$21,643,005	\$20,334,509	106.4%
202209	30,785	19,596	\$25,640,230	\$1,492,184	\$24,148,047	\$22,024,789	\$20,444,526	107.7%
202210	30,944	19,671	\$26,544,423	\$1,634,575	\$24,909,848	\$22,747,543	\$20,503,623	110.9%
202211	30,878	19,594	\$25,443,117	\$1,592,511	\$23,850,606	\$21,762,242	\$20,625,416	105.5%
202212	30,621	19,403	\$24,229,173	\$1,554,387	\$22,674,787	\$20,519,283	\$20,638,705	99.4%
202301	29,835	19,003	\$26,165,934	\$1,494,165	\$24,671,769	\$21,387,608	\$21,332,397	100.3%
202302	30,073	19,160	\$24,481,029	\$1,366,636	\$23,114,393	\$19,718,176	\$21,374,066	92.3%

CareFirst BlueCross BlueShield

Part III Actuarial Memorandum

4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

4.2 General Information Section

Company Identifying Information:

- **Company Legal Name:** Group Hospitalization and Medical Services, Inc. (GHMSI) - NAIC # 53007
- **State:** District of Columbia
- **HIOS Issuer ID:** 78079
- **Market:** Small Groups (On Exchange)
- **Effective Date:** 1/1/2024 and quarterly incremental "trend" increases effective 4/1/2024, 7/1/2024 and 10/1/2024.
- **Company Filing Number:** 2706
- **SERFF Filing Number:** CFAP-133218006

Company Contact Information:

- **Primary Contact Name:** Mr. Gregory Sucher, FSA, MAAA
- **Primary Contact Telephone Number:** 410-998-5988
- **Primary Contact E-Mail Address:** Gregory.Sucher@CareFirst.com

4.3 Proposed Rate Changes (Small Group market)

Base rates are changing 9.5% on average for 1Q24. The range is 8.9% to 16.9%. The estimated average base rate changes for 2Q24, 3Q24, and 4Q24 are 9.7%, 9.9% and 10.0%, respectively. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 13,516.

Reason for Rate Change(s):

The main drivers supporting the rate change are 1) an increase in the base period claims experience of the combined pool, 2) higher projected changes in pool morbidity, and 3) a higher projected demographic factor.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/2022 through 12/31/2022, as required.

Paid Through Date: 2/28/2023

Current Date: 2/28/2023

Premiums (prior to MLR rebates) in Experience Period: \$242,665,247

Experience Period Member Months: 367,509

Current Date Members: 30,073

Allowed and Incurred Claims Incurred During the Experience Period

Allowed Claims

- **Processed through issuer's claim system:** \$269,245,339
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$7,957,538

Incurred Claims

- **Processed through issuer's claim system:** \$243,316,458
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$7,150,228

Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

4.4.3 Projection Factors

4.4.3.1 Trend Factors

Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 7.8%, which is a slight increase compared to the 7.6% trend assumed in our prior filing. Current observed medical trends as of 202212 are 5.2%, down from 18.0% in 202112. Current observed drug trends are 2.3% as of 202212, down from 7.0% in 202112. The composite medical and drug trend is 4.4% as of 202212, down from 14.6% in 202112.

When normalized for induced demand, network, and demographics, the observed composite trends of 4.4% in 202212 and 14.6% in 202112 become 4.5% and 15.1%, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2024 and 2022 represented in this filing is 8.0%.

4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business.

Consistent with the rules in the 2024 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changeser, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2023) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2024) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2022 to 2024 is expected to be 0.2%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible. The Unified Rate Review Template (URRT) forces the use of a projection period ending twelve months after the effective date. This presumes all rates change on the effective date. This is inconsistent with our understanding of the DC small group market post-1/1/14. In this filing, we are using a projection period ending with 3/31/2025 for our first quarter 2024 Index Rate Projection since business may be sold with this rate through 3/31/2024 and a one-year rate guarantee applies. The trends used in the URRT therefore will not produce the correct projected allowed amount PMPM. As such, we have assigned this projected amount a credibility factor of 0% and

have entered the projected amounts corresponding to those in our rate filing using the Manual Rate section.

4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$754.00 and the projection period index rate is \$879.38. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Small Group market is \$800.33 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

Reinsurance

There are no reinsurance recoveries applicable to this market.

Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2024 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2022 to 2024, we have assumed an increase in the statewide premium of 21.1% which reflects an estimate of an average 13.4% increase in 2023 and 6.8% increase in 2024. We have assumed that our CFI Small Group market share will increase from 79.7% in 2022 to 80.0% in 2024. We have assumed that our CFI Small Group PLRS ratio to the state will remain the same from 1.014 in 2022 to 1.014 in 2024. The resultant estimate of risk adjustment is that the GHMSI receivable transfer PMPM for the Small Group market will increase from \$60.54 in 2022 to \$74.66 in 2024. Combined with the \$74.66 is a projected HCRP net PMPM payable of -\$1.13, which results in a total projected risk adjustment receivable of \$73.53.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate, and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

If a merged Individual and Small Group risk adjustment methodology was used, the rate change for Small Group GHMSI is estimated to be 4.8%.

Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may "...take into account the benefit differences and *utilization differences due to differences in cost-sharing.*" As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.
- **Provider network:** All plans offered use the PPO network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
 1. Administrative Expense (G&A)
 2. Broker Commissions & Fees
 3. Contribution to Reserve (Post-Tax)
 4. State Premium Tax
 5. Federal Income Tax (FIT)
 6. Risk Adjustment User Fee
 7. Patient-Centered Outcomes Research Institute Fee (PCORI)
 8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

4.4.5 Calibration

Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found in Exhibit 13.

Geographic Factor Calibration

We have elected not to rate for geographic region.

Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 86.7% for the Small Group market and 87.4% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

4.6 Plan Product Information

4.6.1 AV Metal Values

The majority of our 2024 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 83% of the designated services are rendered in higher cost-share setting and the remaining 17% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification.

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the "Actuarial Memorandum" section of the Supporting Documentation tab of the SERFF filing.

4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/2023 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

Also, Section III on Worksheet 2 of the URRT is out of balance with worksheet 1. This is because Worksheet 1 is based on the combined Individual/Small Group experience per the DC HBX Carrier Manual, while Worksheet 2 includes only the Small Group plans. Therefore, because of Individual being included at the pool level but not on the plan level, there is a large difference between the 2 worksheets.

4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

4.7 Miscellaneous Instructions

4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

4.7.2 Reliance

We do not have any reliance to state.

4.7.3 Actuarial Certification

Included in the Memorandum.

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)**

**Rate Filing # 2706
D.C. Small Group Products
Rate Filing Effective 1/1/2024**

Actuarial Memorandum

Group Hospitalization & Medical Services Inc.
(NAIC # 53007)

H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)

D.C. Small Group Products

Rate Filing Effective 1/1/2024

Actuarial Certification

I, Gregory Sucher, am a(n) Actuary with CareFirst GHMSI doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
3. Consistent with 45 CFR § 156.135, the 2024 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

Gregory Sucher Digitally signed by Gregory Sucher
Date: 2023.05.01 10:26:11 -04'00'

Gregory Sucher, FSA, MAAA
Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-720
10455 Mill Run Circle
Owings Mills, MD 21117

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Exhibit 1 - Market Adjusted Index Rate Summary

	2024	Exhibit
(1) Base Period Total Allowed	\$ 754.28	2
(2) Base Period Non-EHB PMPM	\$ 0.28	2
(3) Experience Period Index Rate	\$ 754.00	
(4) Change in Morbidity	1.0021	4
(5) Additional Population Adjustment	1.0000	
(6) Induced Demand	0.9969	5
(7) Projection Period Utilization and Network Adjustment	1.0000	
(8) Demographic Adjustment	1.0058	6
(9) Area Adjustment	1.0000	
(10) Additional "Other" Adjustments	0.9989	7
(11) Annualized Trend	7.8%	8
(12) Months of Trend	24.0	
(13) Unit cost & Utilization/1,000 Trend Factor	1.1621	
(14) Projection Period Index Rate	\$ 879.38	
(15) Risk Adjustment Program	0.9101	9
(16) Federal Exchange User Fee	1.0000	
(17) Market Adjusted Index Rate	\$ 800.33	
Without Risk Adjustment	\$ 879.38	

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service
Inpatient Hospital	\$ 41,789,320	\$ 113.71	Admits	88.46	\$ 15,424.74	
Outpatient Hospital	\$ 58,704,920	\$ 159.74	Visits	1,524.65	\$ 1,257.24	
Professional	\$ 88,194,584	\$ 239.98	Visits	16,802.40	\$ 171.39	
Other Medical	\$ 22,056,467	\$ 60.02	Services	2,202.49	\$ 326.99	
Capitation	\$ 356,115	\$ 0.97	Benefit Period	1,000	\$ 11.63	
Prescription Drug	\$ 66,101,470	\$ 179.86	Prescriptions	10,300.32	\$ 209.54	
Total (EHB & Non-EHB)	\$ 277,202,877	\$ 754.28				
EHB Allowed	\$ 277,100,748	\$ 754.00				
Non-EHB Allowed	\$ 102,129	\$ 0.28				
Incurred Net	\$ 250,466,687	\$ 681.53				
Net/Allowed	90.4%					
Experience Period Member Months	367,509					
Experience Period Revenue	\$ 242,665,247					

Exhibit 3 - Non-EHB Adjustment

		2024 On-Exchange	2024 Off-Exchange	
(1)	Blended Index Rate	\$ 900.05	\$ 900.05	
(2)	Non-EHB PMPM	\$ 0.07	\$ 0.07	
(3)	Total	\$ 900.12	\$ 900.12	
(4)	Plan Level Adjustment	1.0001	1.0001	(3)/(1)

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2022 Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	15,724	\$ 237.89
Silver	55,008	\$ 359.11
Gold	129,284	\$ 427.35
Platinum	167,451	\$ 463.60
Subtotal	367,467	\$ 425.55

Current Year YTD

Existing				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,401	\$ 251.75	1.000	\$ 251.75
Silver	7,501	\$ 361.27	1.000	\$ 361.27
Gold	17,531	\$ 438.67	1.000	\$ 438.67
Platinum	23,460	\$ 462.93	1.000	\$ 462.93
Subtotal	50,893	\$ 429.63	1.000	\$ 429.63

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	239	\$ 251.75	1.000	\$ 251.75
Silver	1,071	\$ 361.27	1.000	\$ 361.27
Gold	2,531	\$ 438.67	1.000	\$ 438.67
Platinum	3,366	\$ 462.93	1.000	\$ 462.93
Subtotal	7,207	\$ 432.30	1.000	\$ 432.30

Transfer				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	120	\$ 215.24	1.000	\$ 215.24
Silver	318	\$ 225.39	1.000	\$ 225.39
Gold	770	\$ 436.80	1.000	\$ 436.80
Platinum	602	\$ 412.23	1.000	\$ 412.23
Subtotal	1,810	\$ 376.80	1.000	\$ 376.80

Total				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	2,760	\$ 250.16	1.000	\$ 250.16
Silver	8,890	\$ 356.41	1.000	\$ 356.41
Gold	20,832	\$ 438.60	1.000	\$ 438.60
Platinum	27,428	\$ 461.82	1.000	\$ 461.82
Subtotal	59,910	\$ 428.35	1.000	\$ 428.35

Remainder of Current Year

Existing		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	10,445	\$ 251.75
Silver	35,334	\$ 361.27
Gold	82,055	\$ 438.67
Platinum	112,266	\$ 462.93
Subtotal	240,100	\$ 430.49

New		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	2,638	\$ 251.75
Silver	7,183	\$ 361.27
Gold	18,805	\$ 438.67
Platinum	20,891	\$ 462.93
Subtotal	49,517	\$ 427.72

Transfer		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	1,022	\$ 215.24
Silver	1,833	\$ 225.39
Gold	4,005	\$ 436.80
Platinum	3,401	\$ 412.23
Subtotal	10,261	\$ 368.82

Total		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	14,105	\$ 249.11
Silver	44,350	\$ 355.66
Gold	104,865	\$ 438.60
Platinum	136,558	\$ 461.67
Subtotal	299,878	\$ 427.93

Total Current Year

Total	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	16,865	\$ 249.28
Silver	53,240	\$ 355.78
Gold	125,697	\$ 438.60
Platinum	163,986	\$ 461.69
Subtotal	359,788	\$ 428.00

Rating Year

Existing				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	13,731	\$ 249.28	1.000	\$ 249.28
Silver	43,005	\$ 355.78	1.000	\$ 355.78
Gold	102,191	\$ 438.60	1.000	\$ 438.60
Platinum	132,204	\$ 461.69	1.000	\$ 461.69
Subtotal	291,131	\$ 427.92	1.000	\$ 427.92

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,439	\$ 249.28	1.000	\$ 249.28
Silver	7,674	\$ 355.78	1.000	\$ 355.78
Gold	19,126	\$ 438.60	1.000	\$ 438.60
Platinum	23,994	\$ 461.69	1.000	\$ 461.69
Subtotal	53,233	\$ 428.40	1.000	\$ 428.40

Transfer				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	910	\$ 215.24	1.000	\$ 215.24
Silver	1,621	\$ 225.39	1.000	\$ 225.39
Gold	3,672	\$ 436.80	1.000	\$ 436.80
Platinum	4,468	\$ 412.23	1.000	\$ 412.23
Subtotal	10,671	\$ 375.51	1.000	\$ 375.51

Total				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	17,080	\$ 247.47	1.000	\$ 247.47
Silver	52,300	\$ 351.74	1.000	\$ 351.74
Gold	124,989	\$ 438.55	1.000	\$ 438.55
Platinum	160,666	\$ 460.32	1.000	\$ 460.32
Subtotal	355,035	\$ 426.42	1.000	\$ 426.42

Year	Adjusted Normalized PMPM	Year over Year Change
2022	\$ 425.55	n/a
2023	\$ 428.00	0.6%
2024	\$ 426.42	-0.4%

Morbidity Adjustment Change	0.2%
Morbidity Adjustment Factor	1.0021

Exhibit 5 - Induced Utilization Adjustment Factor

Year	Actuarial Value	Induced Demand Factor	
(1) 2022	87.98%	1.1359	
(2) Projected 2024	87.48%	1.1324	
(3) Adjustment*		0.9969	(2)/(1)

***Applied to all service categories except capitations**

Exhibit 6 - Demographic Adjustment

	Period	Cohort	Demo Factor*	Weight	Average Age**
(1)	Base Period	All	1.7083	100.0%	35.0
(2)	Rating Period	Existing	1.7683	82.0%	
		New	1.4625	15.0%	
		Transfer	1.6244	3.0%	
(3)	Rating Period	All	1.7181	100.0%	35.2
(4)	Demographic Adjustment***	All	1.0058		

(3) / (1)

***Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

****Average ages are member weighted**

*****Applied to all service categories except capitations**

Exhibit 7 - Factors for Additional "Other" Adjustments

Capitation adjustment			
(1) Experience Period Capitations PMPM (EHBs only)	\$	0.75	
(2) Projection Period Capitations PMPM (EHBs only)	\$	0.64	
(3) Adjustment to Capitation Category		0.8516	(2)/(1)
Drug Rebates adjustment			
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$	226.77	
(5) Morbidity		1.0021	Exhibit 4
(6) Induced Demand		0.9969	Exhibit 5
(7) Demographics		1.0058	Exhibit 6
(8) Rx Trend (Force of Trend)		1.1606	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$	264.42	(4)*(5)*(6)*(7)*(8)
(10) Target Projection Period Rx Rebates PMPM	\$	55.54	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$	208.88	(9)-(10)
(12) Experience Period Rx Rebates PMPM	\$	46.90	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$	179.86	(4)-(12)
(14) Morbidity		1.0021	Exhibit 4
(15) Induced Demand		0.9969	Exhibit 5
(16) Demographics		1.0058	Exhibit 6
(17) Rx Trend (Force of Trend)		1.1606	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$	209.73	(13)*(14)*(15)*(16)*(17)
(19) Adjustment to Drug Category		0.9959	(11)/(18)

	PMPM	Adjustment	
Inpatient Hospital	\$ 136.80	1.0000	
Outpatient Hospital	\$ 188.13	1.0000	
Professional	\$ 272.52	1.0000	
Other Medical	\$ 72.41	1.0000	
Capitation	\$ 0.75	0.8516	(3)
Prescription Drug	\$ 209.73	0.9959	(19)
Total	\$ 880.34	0.9989	

PMPM weights are set equal to projected PMPM without "other" adj.

Exhibit 8 - Annual Trend Assumptions

	2022				Trended
	EHB PMPM	Weight	Utilization/1,000	Unit Cost	Composite
Inpatient Hospital	\$ 113.71	15.1%	1.0813	1.0120	1.1974
Outpatient Hospital	\$ 159.73	21.2%	1.0553	1.0260	1.1723
Professional	\$ 239.94	31.8%	1.0343	1.0280	1.1305
Other Medical	\$ 60.01	8.0%	1.0723	1.0220	1.2010
Capitation	\$ 0.75	0.1%	1.0000	1.0000	1.0000
Prescription Drug	\$ 179.86	23.9%	1.0173	1.0590	1.1606
Total	\$ 754.00	100.0%			1.0780
Proposed Trend					1.0780

Exhibit 9 - Risk Adjustment

Statewide 2022

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2022
Small Group	1,033,231		1.109	1.034	1.000	1.095	0.814	1.225	0.925			\$ 479.69

CFI & Competition 2022

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	823,120	79.7%	1.125	1.038	1.000	1.093	0.810	1.241	0.923		
Competition Non-Catastrophic	210,112	20.3%	1.047	1.019	1.000	1.102	0.828	-	-		

2022

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic											
Bronze	-	0.0%	-	-	-	1.000	0.600	-	-	\$0	\$0.00
Silver	33,699	12.3%	0.968	1.060	1.000	1.030	0.700	0.997	0.764	-\$202,413	-\$6.01
Gold	98,662	35.9%	1.145	1.007	1.000	1.080	0.800	1.237	0.870	\$3,303,207	\$33.48
Platinum	142,257	51.8%	1.461	1.049	1.000	1.150	0.900	1.680	1.086	\$13,525,268	\$95.08
Total	274,618	100.0%	1.287	1.035	1.000	1.110	0.840	1.437	0.969	\$16,626,062	\$60.54

Statewide 2024

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2024
Small Group	1,115,571		1.039	1.024	1.000	1.094	0.813	1.147	0.915			\$ 580.96

CFI & Competition 2024

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	892,457	80.0%	1.053	1.028	1.000	1.092	0.809	1.161	0.913		
Competition Non-Catastrophic	223,114	20.0%	0.980	1.009	1.000	1.102	0.828	-	-		

2024

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Bronze	76	0.0%	0.528	1.026	1.000	1.000	0.600	0.528	0.615	-\$9,371	-\$123.31
Silver	33,826	12.6%	0.878	1.053	1.000	1.030	0.700	0.905	0.759	-\$807,959	-\$23.89
Gold	95,158	35.4%	1.084	1.003	1.000	1.080	0.800	1.171	0.866	\$4,107,504	\$43.17
Platinum	140,119	52.1%	1.375	1.036	1.000	1.150	0.900	1.581	1.073	\$16,807,183	\$119.95
Total	269,179	100.0%	1.209	1.027	1.000	1.110	0.839	1.351	0.960	\$20,097,357	\$74.66

Adjustment Factor applied to Market Adjusted Index Rate

Projected Index Rate (Avg. 1Q-4Q)	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee (Allowed basis)	Adjustment Factor*
\$900.05	\$81.14	\$0.23	0.9101

Estimated HCRP Receivable	Estimated HCRP Charge	HCRP Net Charge PMPM
\$374,000	\$678,000	-\$1.13

*Adjustment Factor = (\$900.05 - \$81.14 + \$0.23) / \$900.05

Exhibit 10A - Desired Incurred Claims Ratio

	1Q 2024		2Q 2024		3Q 2024		4Q 2024	
	PMPM	% of Revenue						
Allowed Claims	\$ 887.02		\$ 903.87		\$ 921.05		\$ 938.56	
Paid/Allowed Ratio	89.8%		89.8%		89.8%		89.8%	
Paid Claims & Capitations	\$ 796.90		\$ 812.04		\$ 827.48		\$ 843.21	
Risk Adjustment Transfer & HCRP (Paid Basis)	\$ 73.53		\$ 73.53		\$ 73.53		\$ 73.53	
Paid Claims & Capitations (Post-3Rs)	\$ 723.37	84.0%	\$ 738.51	84.0%	\$ 753.94	84.1%	\$ 769.68	84.2%
Administrative Expense	\$61.40	7.1%	\$62.39	7.1%	\$63.08	7.0%	\$63.97	7.0%
Broker Commissions & Fee	\$17.07	2.0%	\$17.18	2.0%	\$17.25	1.9%	\$17.35	1.9%
Contribution to Reserve (Post-Tax)	\$ 29.29	3.4%	\$ 29.89	3.4%	\$ 30.48	3.4%	\$ 31.09	3.4%
Investment Income Credit	\$ (0.86)	-0.1%	\$ (0.88)	-0.1%	\$ (0.90)	-0.1%	\$ (0.91)	-0.1%
Risk Charge	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Non-ACA Taxes & Fees								
State Premium Tax	\$ 17.23	2.0%	\$ 17.58	2.0%	\$ 17.93	2.0%	\$ 18.29	2.0%
State Assessment Fee	\$ 0.86	0.1%	\$ 0.88	0.1%	\$ 0.90	0.1%	\$ 0.91	0.1%
Reinsurance Program Fee	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
State Income Tax	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Federal Income Tax	\$ 5.17	0.6%	\$ 5.27	0.6%	\$ 5.38	0.6%	\$ 5.49	0.6%
ACA Taxes & Fees								
Health Insurer Tax	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.21	0.0%	\$ 0.21	0.0%	\$ 0.21	0.0%	\$ 0.21	0.0%
Exchange Assessment Fee	\$ 6.89	0.8%	\$ 7.03	0.8%	\$ 7.17	0.8%	\$ 7.31	0.8%
Federal Exchange User Fee	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
PCORI Tax	\$ 0.28	0.0%	\$ 0.28	0.0%	\$ 0.28	0.0%	\$ 0.29	0.0%
BlueRewards/Incentive Program	\$ 0.68	0.1%	\$ 0.68	0.1%	\$ 0.68	0.1%	\$ 0.68	0.1%
Total Revenue	\$ 861.59	100.0%	\$ 879.02	100.0%	\$ 896.40	100.0%	\$ 914.34	100.0%
Plan Level Admin Load Adjustment	1.1907		1.1899		1.1886		1.1876	
Projected Member Months	83,887		37,809		47,799		99,684	
Average Members	6,991		3,151		3,983		8,307	
% Total 2024	31.2%		14.0%		17.8%		37.0%	

Exhibit 10B - Federal MLR

	Total 2024
	PMPM / %
<u>Traditional MLR Development</u>	
Paid Claims & Capitations (Post-3Rs) \$	748.08
Total Revenue \$	889.75
<hr/>	
Traditional MLR (i.e. DICR)	84.1%
<u>Federal MLR Development</u>	
Numerator Adjustments	
BlueRewards/Incentive Program \$	0.68
Quality Improvement Expenses \$	3.41
Removal of non-care costs under MLR guidelines \$	(7.84)
Denominator Adjustments	
Non-ACA Taxes & Fees \$	24.02
ACA Taxes & Fees \$	7.61
Federal MLR Numerator \$	744.32
Federal MLR Denominator \$	858.12
<hr/>	
Federal MLR	86.7%
Projected Member Months	269,179

Exhibit 10B - Federal MLR (Combined SG & Individual)

	Total 2024	
	PMPM / %	
<u>Traditional MLR Development</u>		
Paid Claims & Capitations (Post-3Rs)	\$	726.05
Total Revenue	\$	857.77
Traditional MLR (i.e. DICR)		84.6%
<u>Federal MLR Development</u>		
Numerator Adjustments		
BlueRewards/Incentive Program	\$	0.59
Quality Improvement Expenses	\$	3.16
Removal of non-care costs under MLR guidelines	\$	(6.37)
Denominator Adjustments		
Non-ACA Taxes & Fees	\$	22.61
ACA Taxes & Fees	\$	7.35
Federal MLR Numerator	\$	723.42
Federal MLR Denominator	\$	827.81
Federal MLR		87.4%
Projected Member Months		355,035

Exhibit 11 - Plan Adjusted Index Rates

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Capped Dependents	Admin	Plan Adjusted Index Rate
78079DC0220020	BluePreferred PPO Gold 1000 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8636	1.0000	0.9812	1.0001	1.0000	1.1907	\$807.62
78079DC0220021	BluePreferred PPO Gold 800 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8695	1.0000	0.9812	1.0001	1.0000	1.1907	\$813.15
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7982	1.0000	0.9358	1.0001	1.0000	1.1907	\$711.89
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7860	1.0000	0.9358	1.0001	1.0000	1.1907	\$700.97
78079DC0220024	BluePreferred PPO Platinum 0 Ded	PPO	PLATINUM	On	Regional Preferred (RPN)	\$800.33	0.9514	1.0000	1.0448	1.0001	1.0000	1.1907	\$947.42
78079DC0220025	BluePreferred PPO Platinum 500 Ded	PPO	PLATINUM	On	Regional Preferred (RPN)	\$800.33	0.9271	1.0000	1.0448	1.0001	1.0000	1.1907	\$923.15
78079DC0220026	BluePreferred PPO Silver 1900 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7632	1.0000	0.9358	1.0001	1.0000	1.1907	\$680.65
78079DC0220031	BluePreferred PPO Gold 1500 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8512	1.0000	0.9812	1.0001	1.0000	1.1907	\$795.99
78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7987	1.0000	0.9358	1.0001	1.0000	1.1907	\$712.30
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	PPO	\$800.33	0.6914	1.0000	0.9085	1.0001	1.0000	1.1907	\$598.70
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	PPO	\$800.33	0.7039	1.0000	0.9085	1.0001	1.0000	1.1907	\$609.48
78079DC0220038	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	PPO	\$800.33	0.9025	1.0000	0.9812	1.0001	1.0000	1.1907	\$843.98
78079DC0220039	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	PPO	\$800.33	0.9606	1.0000	1.0448	1.0001	1.0000	1.1907	\$956.54
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	PPO	\$800.33	0.7683	1.0000	0.9358	1.0001	1.0000	1.1907	\$685.17

Exhibit 12 - AV Values

HIOS Plan ID	HIOS Plan Name	HHS AV
78079DC0220020	BluePreferred PPO Gold 1000 Ded	0.808
78079DC0220021	BluePreferred PPO Gold 800 Ded	0.808
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	0.717
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	0.720
78079DC0220024	BluePreferred PPO Platinum 0 Ded	0.910
78079DC0220025	BluePreferred PPO Platinum 500 Ded	0.904
78079DC0220026	BluePreferred PPO Silver 1900 Ded	0.718
78079DC0220031	BluePreferred PPO Gold 1500 Ded	0.809
78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	0.720
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	0.649
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	0.645
78079DC0220038	BluePreferred PPO Standard Gold \$500	0.819
78079DC0220039	BluePreferred PPO Standard Platinum \$0	0.904
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	0.702

Exhibit 13 - Age Calibration

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.1001	82.0%	
		New	0.9513	15.0%	
		Transfer	1.0325	3.0%	
(2)	Rating Period	All	1.0757	100.0%	42.6
(3)	Nearest Rounded	All	1.0940		43.0
(4)	Calibration***	All	1.0170		

(3)/(2)

Premium Rate Demonstration	
HIOS Plan Name	BluePreferred PPO Gold 1000 Ded
(5) Plan Adjusted Index Rate	\$821.34
(6) Calibration	1.0170
(7) Calibrated Rate	\$835.29
(8) Age 40 Factor/Rounded Avg Age Factor = (0.975/1.094)	0.8912
(9) Age 40 Premium Rate	\$744.43

(4)

(5)*(6)

(7)*(8)

*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.

**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.

***Applied uniformly to all plans

Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Exhibit 15 - Induced Utilization Factors

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average*
HSA/HRA	38,502	1.0000	1.0000
Non-CDH	316,533	1.0000	1.0000
	355,035	1.0000	

Metal Level	Projected Member Months	Relative to Bronze	Relative to Average*
Catastrophic	0	1.0000	0.9085
Bronze	17,080	1.0000	0.9085
Silver	51,729	1.0300	0.9358
Gold	124,989	1.0800	0.9812
Platinum	161,237	1.1500	1.0448
Total	355,035	1.1007	

***Factors are applied as plan level adjustments**

Appendix - Experience Period to Rating Period Plan Mappings

Exp. Period		Current Period		Rating Period			
2021 Base HIOS Plan ID	2021 HIOS Plan Name	2022 Base HIOS Plan ID	2022 HIOS Plan Name	2023 Base HIOS Plan ID	2023 HIOS Plan Name	2024 Base HIOS Plan ID	2024 HIOS Plan Name
78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000 Ded
78079DC0220021	BluePreferred PPO Gold 500	78079DC0220021	BluePreferred PPO Gold 500	78079DC0220021	BluePreferred PPO Gold 800	78079DC0220021	BluePreferred PPO Gold 800 Ded
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1500	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1500	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1600	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0 Ded
78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500 Ded
78079DC0220026	BluePreferred PPO Silver 1500	78079DC0220026	BluePreferred PPO Silver 1500	78079DC0220026	BluePreferred PPO Silver 1900	78079DC0220026	BluePreferred PPO Silver 1900 Ded
78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500 Ded
78079DC0220032	BluePreferred PPO 1000 90%/70%	78079DC0220032	BluePreferred PPO 1000 90%/70%	78079DC0220032	BluePreferred PPO Gold 1100 90%/70%	78079DC0220020	BluePreferred PPO Gold 1000 Ded
78079DC0220033	BluePreferred PPO HSA/HRA 2400 80%/60%	78079DC0220033	BluePreferred PPO HSA/HRA 2400 80%/60%	78079DC0220033	BluePreferred PPO HSA/HRA Silver 2750 80%/60%	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220034	BluePreferred PPO Silver 1500 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1500 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1600 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA
78079DC0220035	BluePreferred PPO HSA/HRA Silver 2100 70	78079DC0220035	BluePreferred PPO HSA/HRA Silver 2100 70	78079DC0220035	BluePreferred PPO HSA/HRA Silver 2400 70	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
				78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350 Ded
				78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	78079DC0220037	BluePreferred PPO Standard Bronze \$7,500 Ded
				78079DC0220038	BluePreferred PPO Standard Gold \$500	78079DC0220038	BluePreferred PPO Standard Gold \$500 Ded
				78079DC0220039	BluePreferred PPO Standard Platinum \$0	78079DC0220039	BluePreferred PPO Standard Platinum \$0 Ded
				78079DC0220040	BluePreferred PPO Standard Silver \$4,850	78079DC0220040	BluePreferred PPO Standard Silver \$4,850 Ded

Appendix - Annual Rate Change Based on Mapping

Bronze	Bronze Members/Avg Renewal	6	6	11.7%
Silver	Silver Members/Avg Renewal	2,831	2,813	11.0%
Gold	Gold Members/Avg Renewal	7,909	7,964	9.9%
Platinum	Platinum Members/Avg Renewal	11,764	11,681	9.0%
	All Members/Avg Renewal	22,510	22,464	9.5%
	Minimum Renewal			8.9%
	Maximum Renewal			16.9%

2023 HIOS Plan ID	2023 HIOS Plan Name	2023 Metal Level	2023 Marketplace Indicator	2024 HIOS Plan ID	2024 HIOS Plan Name	2024 Metal Level	2024 Marketplace Indicator	Current Month Member Count	Projected 2023 EOY Members	1Q2023 Base Rate	1Q2024 Base Rate	Annual Rate Change
78079DC0220020	BluePreferred PPO Gold 1000	GOLD	On	78079DC0220020	BluePreferred PPO Gold 1000 Ded	GOLD	On	1,598.00	1,603	\$682.46	\$750.76	10.0%
78079DC0220021	BluePreferred PPO Gold 800	GOLD	On	78079DC0220021	BluePreferred PPO Gold 800 Ded	GOLD	On	3,878.00	3,894	\$687.33	\$755.91	10.0%
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1600	SILVER	On	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	SILVER	On	729.00	722	\$598.16	\$661.78	10.6%
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	535.00	530	\$590.16	\$651.63	10.4%
78079DC0220024	BluePreferred PPO Platinum 0	PLATINUM	On	78079DC0220024	BluePreferred PPO Platinum 0 Ded	PLATINUM	On	8,249.00	8,189	\$809.05	\$880.72	8.9%
78079DC0220025	BluePreferred PPO Platinum 500	PLATINUM	On	78079DC0220025	BluePreferred PPO Platinum 500 Ded	PLATINUM	On	3,483.00	3,458	\$785.07	\$858.17	9.3%
78079DC0220026	BluePreferred PPO Silver 1900	SILVER	On	78079DC0220026	BluePreferred PPO Silver 1900 Ded	SILVER	On	843.00	844	\$569.00	\$632.74	11.2%
78079DC0220031	BluePreferred PPO Gold 1500	GOLD	On	78079DC0220031	BluePreferred PPO Gold 1500 Ded	GOLD	On	1,927.00	1,925	\$677.76	\$739.96	9.2%
78079DC0220032	BluePreferred PPO Gold 1100 90%/70%	GOLD	On	78079DC0220020	BluePreferred PPO Gold 1000 Ded	GOLD	On	198.00	199	\$658.86	\$750.76	13.9%
78079DC0220033	BluePreferred PPO HSA/HRA Silver 2750 80%/60%	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	81.00	77	\$558.40	\$651.63	16.7%
78079DC0220034	BluePreferred PPO Silver 1600 BlueFund HSA	SILVER	On	78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	SILVER	On	605.00	598	\$598.51	\$662.15	10.6%
78079DC0220035	BluePreferred PPO HSA/HRA Silver 2400 70	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	19.00	20	\$557.43	\$651.63	16.9%
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	4.00	4	\$499.70	\$556.56	11.4%
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	2.00	2	\$504.85	\$566.57	12.2%
78079DC0220038	BluePreferred PPO Standard Gold \$500	GOLD	On	78079DC0220038	BluePreferred PPO Standard Gold \$500	GOLD	On	308.00	343	\$704.89	\$784.57	11.3%
78079DC0220039	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	78079DC0220039	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	32.00	34	\$808.40	\$889.20	10.0%
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	SILVER	On	78079DC0220040	BluePreferred PPO Standard Silver \$4,850	SILVER	On	19.00	22	\$568.08	\$636.94	12.1%

Appendix - Quarterly Rate Change Adjustment Factors

Quarter	(1)	(2)	(3) = (1 + (1))*(1 + (2)) -1
	Market Adj. Index Rate	Admin Load Factor	Plan Adjusted Index Rates
2Q24	1.9%	-0.1%	1.8%
3Q24	1.9%	-0.1%	1.8%
4Q24	1.9%	-0.1%	1.8%

The changes above are relative to the preceding quarter and no other changes factor into the 2Q, 3Q and 4Q rates.

Appendix - Maximum Rate Renewal

	2023	2024	% Change
Base Rate	\$557.43	\$651.63	16.9%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
Total	\$364.56	\$473.74	29.9%

	BluePreferred PPO HSA/HRA Silver	BluePreferred PPO HSA/HRA Silver
Base Rate/Product(s)	2400 70	2250 Ded
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

*we did not geo rate

**we did not tobacco rate

Form Numbers Associated With This Filing:

This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows: CFBC-133651484

ON-Exchange

BluePreferred PPO

DC/CF/SHOP/GC (R 1/19)
 DC/CF/SHOP/PPO/EOC (R. 1/23)
 DC/GHMSI/DOL APPEAL (R. 1/22)
 DC/CF/SHOP/PPO/DOCS (R. 1/23)
 DC/CF/BP PPO BF HSA/SIL 1800 Ded (1/24)
 DC/CF/BP PPO CDH/SIL 1800 Ded (1/24)
 DC/CF/BP PPO CDH/SIL 2250 Ded (1/24)
 DC/CF/BP PPO/GOLD 800 Ded (1/24)
 DC/CF/BP PPO/GOLD 1000 Ded (1/24)
 DC/CF/BP PPO/GOLD 1500 Ded (1/24)
 DC/CF/BP PPO/PLAT 0 Ded (1/24)
 DC/CF/BP PPO/PLAT 500 Ded (1/24)
 DC/CF/BP PPO/SIL 1900 Ded (1/24)
 DC/CF/BP PPO HSA STD/BRZ 6350 (1/24)
 DC/CF/BP PPO STD/BRZ 7500 (1/24)
 DC/CF/BP PPO STD/GOLD 500 (1/24)
 DC/CF/BP PPO STD/PLAT 0 (1/24)
 DC/CF/BP PPO STD/SIL 4850 (1/24)
 DC/CF/BLCRD (R. 6/18)
 DC/CF/MEM/BLCRD (R. 6/18)
 DC/CF/ANCILLARY AMEND (10/12)
 DC/CF/NO SURP ACT/AMEND (R. 1/23)
 DC/CF/2024 GC AMEND (1/24)
 DC/CF/SHOP/PPO/2024 AMEND (1/24)
 DC/CF/SG/AUTH AMEND/PPO (R. 1/24)
 DC/CF/PT PROTECT (9/10)
 DC GHMSI – HEALTH GUARANTY 5/21
 DC/CF/SG/INCENT (R. 1/23)
 DC/CF/SHOP/ELIG (R. 1/21)

BluePreferred PPO Standard Plans

DC/CF/EXC/BP/IEA (R. 1/23)
 DC/GHMSI/DOL APPEAL (R. 1/22)
 DC/CF/BP/EXC/DOCS (R. 1/23)
 DC/CF/EXC/BP HSA/GOLD 1600 (1/24)
 DC/CF/EXC/BP HSA STD/BRZ 6350 (1/24)
 DC/CF/EXC/BP STD/BRZ 7500 (1/24)
 DC/CF/EXC/BP STD/GOLD 500 (1/24)
 DC/CF/EXC/BP STD/NATAMER SOB (1/24)
 DC/CF/EXC/BP STD/PLAT 0 (1/24)
 DC/CF/EXC/BP STD/SIL 4850 (1/24)
 DC/CF/EXC/BP STD/SIL 4850 A (1/24)
 DC/CF/EXC/BP STD/SIL 4850 B (1/24)
 DC/CF/EXC/BP STD/SIL 4850 C (1/24)
 DC/CF/EXC/NATAMER (1/14)
 DC/CF/MEM/BLCRD (R. 6/18)
 DC/CF/ANCILLARY AMEND (10/12)
 DC/CF/NO SURP ACT/AMEND (R. 1/23)
 DC/CF/CD/AUTH AMEND PPO (R. 1/24)
 DC/CF/EXC/2024 AMEND (1/24)
 DC GHMSI – HEALTH GUARANTY 5/21
 DC/CF/PT PROTECT (9/10)
 DC/CF/CD/BP/INCENT (1/23)

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Inpatient Hospital	\$3,131,816	\$2,986,830	\$3,131,816	\$2,986,830	\$0	Admits	199
202002	29,562	Inpatient Hospital	\$2,360,385	\$2,261,958	\$2,360,353	\$2,261,928	\$0	Admits	177
202003	29,513	Inpatient Hospital	\$2,782,400	\$2,696,531	\$2,782,400	\$2,696,531	\$0	Admits	160
202004	29,586	Inpatient Hospital	\$2,315,586	\$2,282,662	\$2,315,573	\$2,282,650	\$0	Admits	112
202005	29,746	Inpatient Hospital	\$2,371,352	\$2,340,453	\$2,371,345	\$2,340,446	\$0	Admits	128
202006	29,677	Inpatient Hospital	\$4,537,456	\$4,450,360	\$4,537,436	\$4,450,341	\$0	Admits	195
202007	29,667	Inpatient Hospital	\$3,664,360	\$3,615,153	\$3,664,330	\$3,615,123	\$0	Admits	177
202008	29,834	Inpatient Hospital	\$3,208,796	\$3,132,565	\$3,204,925	\$3,128,805	\$0	Admits	237
202009	29,958	Inpatient Hospital	\$3,418,811	\$3,346,087	\$3,418,069	\$3,345,364	\$0	Admits	141
202010	30,010	Inpatient Hospital	\$2,906,155	\$2,833,027	\$2,896,558	\$2,823,730	\$0	Admits	144
202011	29,869	Inpatient Hospital	\$2,698,132	\$2,612,895	\$2,695,159	\$2,610,073	\$0	Admits	149
202012	29,594	Inpatient Hospital	\$3,512,958	\$3,459,963	\$3,512,380	\$3,459,396	\$0	Admits	135
202101	29,314	Inpatient Hospital	\$3,924,958	\$3,772,484	\$3,924,246	\$3,771,808	\$0	Admits	171
202102	29,217	Inpatient Hospital	\$3,020,284	\$2,963,725	\$3,019,364	\$2,962,826	\$0	Admits	129
202103	29,335	Inpatient Hospital	\$4,187,333	\$4,081,453	\$4,184,131	\$4,078,344	\$0	Admits	206
202104	29,416	Inpatient Hospital	\$2,792,382	\$2,691,034	\$2,790,554	\$2,689,290	\$0	Admits	178
202105	29,589	Inpatient Hospital	\$4,171,009	\$4,060,427	\$4,168,100	\$4,057,633	\$0	Admits	227
202106	29,821	Inpatient Hospital	\$2,391,572	\$2,331,789	\$2,388,789	\$2,329,087	\$0	Admits	193
202107	29,838	Inpatient Hospital	\$3,893,861	\$3,813,291	\$3,884,541	\$3,804,172	\$0	Admits	220
202108	30,142	Inpatient Hospital	\$3,617,135	\$3,536,538	\$3,609,265	\$3,528,883	\$0	Admits	183
202109	30,419	Inpatient Hospital	\$3,696,886	\$3,594,326	\$3,687,719	\$3,585,471	\$0	Admits	337
202110	30,145	Inpatient Hospital	\$3,891,235	\$3,788,757	\$3,875,426	\$3,773,413	\$0	Admits	292
202111	30,186	Inpatient Hospital	\$2,674,035	\$2,610,932	\$2,659,486	\$2,596,738	\$0	Admits	212
202112	30,156	Inpatient Hospital	\$2,439,816	\$2,341,334	\$2,419,433	\$2,321,860	\$0	Admits	267
202201	30,061	Inpatient Hospital	\$3,254,639	\$3,108,549	\$3,212,998	\$3,069,103	\$0	Admits	204
202202	30,580	Inpatient Hospital	\$2,714,894	\$2,621,582	\$2,687,073	\$2,594,776	\$0	Admits	149
202203	30,432	Inpatient Hospital	\$3,622,572	\$3,526,298	\$3,582,791	\$3,487,765	\$0	Admits	195
202204	30,483	Inpatient Hospital	\$4,211,386	\$4,116,517	\$4,152,934	\$4,059,482	\$0	Admits	229
202205	30,573	Inpatient Hospital	\$3,086,573	\$3,022,933	\$3,036,750	\$2,974,339	\$0	Admits	205
202206	30,704	Inpatient Hospital	\$3,908,472	\$3,798,980	\$3,811,735	\$3,705,364	\$0	Admits	218
202207	30,664	Inpatient Hospital	\$2,806,203	\$2,725,996	\$2,730,394	\$2,652,712	\$0	Admits	160
202208	30,784	Inpatient Hospital	\$3,621,480	\$3,515,049	\$3,504,283	\$3,401,621	\$0	Admits	307
202209	30,785	Inpatient Hospital	\$4,097,668	\$4,009,153	\$3,935,928	\$3,851,259	\$0	Admits	326
202210	30,944	Inpatient Hospital	\$4,208,555	\$4,111,066	\$4,002,488	\$3,910,729	\$0	Admits	221
202211	30,878	Inpatient Hospital	\$3,344,240	\$3,251,766	\$3,071,550	\$2,987,831	\$0	Admits	279
202212	30,621	Inpatient Hospital	\$2,912,636	\$2,792,437	\$2,528,338	\$2,425,005	\$0	Admits	215
202301	29,835	Inpatient Hospital	\$2,102,770	\$1,998,463	\$1,518,157	\$1,447,056	\$0	Admits	147
202302	30,073	Inpatient Hospital	\$381,085	\$342,614	\$103,835	\$93,209	\$0	Admits	39

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Outpatient Hospital	\$4,436,043	\$3,904,156	\$4,436,043	\$3,904,156	\$0	Visits	3,448
202002	29,562	Outpatient Hospital	\$3,720,834	\$3,239,218	\$3,720,782	\$3,239,173	\$0	Visits	3,164
202003	29,513	Outpatient Hospital	\$3,105,713	\$2,734,694	\$3,105,713	\$2,734,694	\$0	Visits	2,453
202004	29,586	Outpatient Hospital	\$1,717,952	\$1,571,763	\$1,717,946	\$1,571,757	\$0	Visits	1,477
202005	29,746	Outpatient Hospital	\$2,797,918	\$2,598,812	\$2,797,911	\$2,598,806	\$0	Visits	2,001
202006	29,677	Outpatient Hospital	\$3,874,818	\$3,569,769	\$3,874,809	\$3,569,760	\$0	Visits	2,737
202007	29,667	Outpatient Hospital	\$3,782,340	\$3,429,005	\$3,782,314	\$3,428,982	\$0	Visits	3,093
202008	29,834	Outpatient Hospital	\$3,745,535	\$3,425,667	\$3,742,153	\$3,422,594	\$0	Visits	3,170
202009	29,958	Outpatient Hospital	\$4,267,424	\$3,917,560	\$4,266,512	\$3,916,727	\$0	Visits	3,274
202010	30,010	Outpatient Hospital	\$4,127,513	\$3,771,745	\$4,117,097	\$3,762,246	\$0	Visits	3,630
202011	29,869	Outpatient Hospital	\$3,883,248	\$3,583,850	\$3,879,179	\$3,580,093	\$0	Visits	3,299
202012	29,594	Outpatient Hospital	\$3,995,751	\$3,630,943	\$3,995,016	\$3,630,272	\$0	Visits	3,371
202101	29,314	Outpatient Hospital	\$3,700,319	\$3,266,889	\$3,699,674	\$3,266,325	\$0	Visits	3,230
202102	29,217	Outpatient Hospital	\$4,350,021	\$3,902,458	\$4,348,803	\$3,901,391	\$0	Visits	3,234
202103	29,335	Outpatient Hospital	\$4,201,904	\$3,767,206	\$4,199,696	\$3,765,241	\$0	Visits	4,222
202104	29,416	Outpatient Hospital	\$4,591,375	\$4,142,870	\$4,588,893	\$4,140,664	\$0	Visits	4,200
202105	29,589	Outpatient Hospital	\$4,115,313	\$3,740,349	\$4,112,453	\$3,737,754	\$0	Visits	3,588
202106	29,821	Outpatient Hospital	\$4,460,365	\$4,041,967	\$4,455,473	\$4,037,566	\$0	Visits	3,516
202107	29,838	Outpatient Hospital	\$4,032,450	\$3,629,156	\$4,024,129	\$3,621,735	\$0	Visits	3,394
202108	30,142	Outpatient Hospital	\$4,451,890	\$4,064,125	\$4,441,545	\$4,054,723	\$0	Visits	3,473
202109	30,419	Outpatient Hospital	\$4,087,875	\$3,725,956	\$4,077,749	\$3,716,734	\$0	Visits	3,531
202110	30,145	Outpatient Hospital	\$4,604,379	\$4,193,657	\$4,586,505	\$4,177,451	\$0	Visits	3,906
202111	30,186	Outpatient Hospital	\$4,433,552	\$4,053,639	\$4,408,253	\$4,030,505	\$0	Visits	3,852
202112	30,156	Outpatient Hospital	\$4,802,804	\$4,392,567	\$4,763,020	\$4,356,185	\$0	Visits	3,950
202201	30,061	Outpatient Hospital	\$4,480,263	\$4,003,922	\$4,427,705	\$3,957,196	\$0	Visits	3,648
202202	30,580	Outpatient Hospital	\$4,736,561	\$4,239,781	\$4,688,425	\$4,196,762	\$0	Visits	3,638
202203	30,432	Outpatient Hospital	\$5,087,567	\$4,543,704	\$5,028,724	\$4,491,323	\$0	Visits	4,087
202204	30,483	Outpatient Hospital	\$4,574,274	\$4,136,765	\$4,512,534	\$4,081,031	\$0	Visits	3,880
202205	30,573	Outpatient Hospital	\$4,414,338	\$3,978,112	\$4,339,762	\$3,911,037	\$0	Visits	3,942
202206	30,704	Outpatient Hospital	\$4,766,192	\$4,362,784	\$4,652,753	\$4,258,489	\$0	Visits	3,942
202207	30,664	Outpatient Hospital	\$4,261,672	\$3,871,220	\$4,148,301	\$3,768,236	\$0	Visits	3,614
202208	30,784	Outpatient Hospital	\$4,788,808	\$4,358,114	\$4,639,450	\$4,222,299	\$0	Visits	4,167
202209	30,785	Outpatient Hospital	\$4,840,409	\$4,400,245	\$4,653,171	\$4,230,440	\$0	Visits	3,754
202210	30,944	Outpatient Hospital	\$5,423,246	\$4,997,091	\$5,142,009	\$4,738,432	\$0	Visits	3,925
202211	30,878	Outpatient Hospital	\$5,632,977	\$5,192,250	\$5,174,894	\$4,770,745	\$0	Visits	4,037
202212	30,621	Outpatient Hospital	\$5,698,613	\$5,225,467	\$4,942,861	\$4,532,607	\$0	Visits	4,061
202301	29,835	Outpatient Hospital	\$6,138,411	\$5,348,640	\$4,351,559	\$3,803,691	\$0	Visits	4,464
202302	30,073	Outpatient Hospital	\$5,231,620	\$4,385,408	\$1,413,238	\$1,192,560	\$0	Visits	4,522

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Professional	\$6,538,998	\$5,091,516	\$6,538,998	\$5,091,516	\$0	Visits	42,005
202002	29,562	Professional	\$5,698,436	\$4,537,040	\$5,698,368	\$4,536,992	\$0	Visits	35,019
202003	29,513	Professional	\$4,755,280	\$3,865,156	\$4,755,280	\$3,865,156	\$0	Visits	30,689
202004	29,586	Professional	\$3,193,025	\$2,735,757	\$3,193,017	\$2,735,751	\$0	Visits	22,757
202005	29,746	Professional	\$4,095,235	\$3,535,048	\$4,095,227	\$3,535,042	\$0	Visits	26,767
202006	29,677	Professional	\$5,458,481	\$4,652,019	\$5,458,473	\$4,652,013	\$0	Visits	34,949
202007	29,667	Professional	\$6,020,742	\$5,143,030	\$6,020,706	\$5,143,000	\$0	Visits	38,317
202008	29,834	Professional	\$5,772,145	\$4,809,496	\$5,767,687	\$4,806,044	\$0	Visits	36,847
202009	29,958	Professional	\$6,694,651	\$5,679,891	\$6,693,347	\$5,678,815	\$0	Visits	41,671
202010	30,010	Professional	\$6,974,155	\$5,911,700	\$6,957,618	\$5,898,509	\$0	Visits	45,840
202011	29,869	Professional	\$6,562,030	\$5,661,018	\$6,555,933	\$5,655,964	\$0	Visits	40,938
202012	29,594	Professional	\$6,767,759	\$5,796,402	\$6,766,591	\$5,795,419	\$0	Visits	42,344
202101	29,314	Professional	\$6,486,621	\$5,304,639	\$6,485,525	\$5,303,773	\$0	Visits	43,213
202102	29,217	Professional	\$6,329,022	\$5,198,827	\$6,327,322	\$5,197,506	\$0	Visits	38,465
202103	29,335	Professional	\$7,489,432	\$6,172,711	\$7,485,661	\$6,169,756	\$0	Visits	47,559
202104	29,416	Professional	\$7,228,368	\$6,020,656	\$7,224,598	\$6,017,625	\$0	Visits	45,698
202105	29,589	Professional	\$6,632,605	\$5,498,302	\$6,628,011	\$5,494,573	\$0	Visits	40,369
202106	29,821	Professional	\$7,028,447	\$5,813,988	\$7,020,767	\$5,807,768	\$0	Visits	41,503
202107	29,838	Professional	\$6,797,350	\$5,691,672	\$6,783,112	\$5,679,951	\$0	Visits	40,959
202108	30,142	Professional	\$7,368,206	\$6,240,778	\$7,351,646	\$6,226,984	\$0	Visits	43,347
202109	30,419	Professional	\$7,491,606	\$6,403,396	\$7,473,648	\$6,388,201	\$0	Visits	46,899
202110	30,145	Professional	\$7,806,906	\$6,633,771	\$7,777,304	\$6,608,854	\$0	Visits	48,898
202111	30,186	Professional	\$7,431,244	\$6,316,759	\$7,389,716	\$6,281,700	\$0	Visits	45,900
202112	30,156	Professional	\$7,614,691	\$6,533,106	\$7,553,679	\$6,481,060	\$0	Visits	46,565
202201	30,061	Professional	\$7,401,049	\$6,077,765	\$7,316,724	\$6,009,767	\$0	Visits	47,227
202202	30,580	Professional	\$6,852,304	\$5,570,368	\$6,783,519	\$5,514,834	\$0	Visits	40,638
202203	30,432	Professional	\$7,780,891	\$6,388,588	\$7,693,743	\$6,318,053	\$0	Visits	45,809
202204	30,483	Professional	\$7,317,111	\$6,116,441	\$7,219,669	\$6,035,807	\$0	Visits	41,931
202205	30,573	Professional	\$7,524,455	\$6,330,031	\$7,402,169	\$6,228,742	\$0	Visits	43,742
202206	30,704	Professional	\$7,420,020	\$6,208,118	\$7,254,514	\$6,071,523	\$0	Visits	42,007
202207	30,664	Professional	\$6,592,002	\$5,563,964	\$6,423,662	\$5,423,543	\$0	Visits	37,675
202208	30,784	Professional	\$7,352,231	\$6,165,926	\$7,124,746	\$5,977,632	\$0	Visits	43,085
202209	30,785	Professional	\$7,368,988	\$6,231,383	\$7,088,575	\$5,996,780	\$0	Visits	43,262
202210	30,944	Professional	\$7,775,071	\$6,595,589	\$7,380,473	\$6,264,962	\$0	Visits	45,537
202211	30,878	Professional	\$7,633,175	\$6,521,508	\$7,022,496	\$6,003,583	\$0	Visits	43,906
202212	30,621	Professional	\$7,177,288	\$6,077,951	\$6,228,868	\$5,276,315	\$0	Visits	39,766
202301	29,835	Professional	\$8,492,089	\$6,838,934	\$6,103,562	\$4,950,846	\$0	Visits	48,433
202302	30,073	Professional	\$10,041,107	\$8,155,142	\$2,727,177	\$2,232,340	\$0	Visits	60,323

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Other Medical	\$1,279,904	\$1,175,631	\$1,279,904	\$1,175,631	\$0	Services	4,072
202002	29,562	Other Medical	\$1,368,061	\$1,270,754	\$1,368,045	\$1,270,739	\$0	Services	3,811
202003	29,513	Other Medical	\$1,210,325	\$1,133,635	\$1,210,325	\$1,133,635	\$0	Services	3,175
202004	29,586	Other Medical	\$1,128,048	\$1,087,171	\$1,128,045	\$1,087,168	\$0	Services	2,372
202005	29,746	Other Medical	\$1,293,283	\$1,231,190	\$1,293,280	\$1,231,188	\$0	Services	2,621
202006	29,677	Other Medical	\$1,313,016	\$1,241,598	\$1,313,013	\$1,241,595	\$0	Services	3,828
202007	29,667	Other Medical	\$1,578,441	\$1,507,939	\$1,578,430	\$1,507,928	\$0	Services	3,970
202008	29,834	Other Medical	\$1,328,102	\$1,257,211	\$1,327,039	\$1,256,208	\$0	Services	4,085
202009	29,958	Other Medical	\$1,254,723	\$1,178,876	\$1,254,464	\$1,178,633	\$0	Services	4,136
202010	30,010	Other Medical	\$1,407,545	\$1,329,545	\$1,403,705	\$1,325,834	\$0	Services	4,000
202011	29,869	Other Medical	\$1,320,935	\$1,253,880	\$1,319,477	\$1,252,483	\$0	Services	3,523
202012	29,594	Other Medical	\$1,321,069	\$1,236,796	\$1,320,831	\$1,236,570	\$0	Services	4,004
202101	29,314	Other Medical	\$1,290,112	\$1,212,990	\$1,289,890	\$1,212,781	\$0	Services	3,533
202102	29,217	Other Medical	\$1,232,686	\$1,151,548	\$1,232,348	\$1,151,230	\$0	Services	3,510
202103	29,335	Other Medical	\$1,477,406	\$1,367,800	\$1,476,578	\$1,367,028	\$0	Services	4,324
202104	29,416	Other Medical	\$1,425,618	\$1,344,872	\$1,424,855	\$1,344,151	\$0	Services	3,805
202105	29,589	Other Medical	\$1,159,626	\$1,076,302	\$1,158,780	\$1,075,510	\$0	Services	3,809
202106	29,821	Other Medical	\$1,294,282	\$1,200,525	\$1,292,816	\$1,199,154	\$0	Services	4,280
202107	29,838	Other Medical	\$1,302,391	\$1,227,866	\$1,299,533	\$1,225,157	\$0	Services	3,674
202108	30,142	Other Medical	\$1,438,344	\$1,343,983	\$1,434,963	\$1,340,811	\$0	Services	4,130
202109	30,419	Other Medical	\$1,440,446	\$1,358,312	\$1,436,893	\$1,354,958	\$0	Services	3,929
202110	30,145	Other Medical	\$1,439,480	\$1,363,966	\$1,434,124	\$1,358,894	\$0	Services	4,152
202111	30,186	Other Medical	\$1,523,060	\$1,456,854	\$1,514,334	\$1,448,492	\$0	Services	4,090
202112	30,156	Other Medical	\$1,583,406	\$1,498,056	\$1,570,563	\$1,485,886	\$0	Services	3,901
202201	30,061	Other Medical	\$1,488,416	\$1,372,385	\$1,471,279	\$1,356,610	\$0	Services	4,479
202202	30,580	Other Medical	\$1,770,024	\$1,650,159	\$1,752,139	\$1,633,512	\$0	Services	4,572
202203	30,432	Other Medical	\$2,098,323	\$1,983,035	\$2,074,505	\$1,960,548	\$0	Services	5,211
202204	30,483	Other Medical	\$1,916,253	\$1,797,617	\$1,889,697	\$1,772,622	\$0	Services	5,299
202205	30,573	Other Medical	\$1,739,485	\$1,625,974	\$1,710,631	\$1,599,028	\$0	Services	5,608
202206	30,704	Other Medical	\$1,885,481	\$1,774,009	\$1,841,356	\$1,732,441	\$0	Services	5,998
202207	30,664	Other Medical	\$1,592,503	\$1,496,945	\$1,551,520	\$1,458,398	\$0	Services	5,242
202208	30,784	Other Medical	\$2,398,866	\$2,276,017	\$2,322,386	\$2,203,230	\$0	Services	6,595
202209	30,785	Other Medical	\$1,987,717	\$1,878,227	\$1,911,420	\$1,806,197	\$0	Services	5,629
202210	30,944	Other Medical	\$1,679,085	\$1,566,516	\$1,589,074	\$1,482,129	\$0	Services	5,932
202211	30,878	Other Medical	\$1,790,859	\$1,681,467	\$1,643,482	\$1,542,861	\$0	Services	6,517
202212	30,621	Other Medical	\$1,709,456	\$1,599,551	\$1,483,255	\$1,387,739	\$0	Services	6,371
202301	29,835	Other Medical	\$2,128,930	\$1,941,132	\$1,504,175	\$1,373,363	\$0	Services	7,301
202302	30,073	Other Medical	\$2,149,571	\$1,983,668	\$570,336	\$525,588	\$0	Services	8,724

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Prescription Drug	\$5,772,726	\$5,236,672	\$5,772,726	\$5,236,672	\$832,965	Scripts	25,799
202002	29,562	Prescription Drug	\$5,541,746	\$5,139,271	\$5,541,746	\$5,139,271	\$819,571	Scripts	23,470
202003	29,513	Prescription Drug	\$7,089,022	\$6,635,733	\$7,089,022	\$6,635,733	\$1,058,338	Scripts	27,283
202004	29,586	Prescription Drug	\$6,156,052	\$5,811,850	\$6,156,052	\$5,811,850	\$1,026,845	Scripts	21,251
202005	29,746	Prescription Drug	\$5,431,584	\$5,128,578	\$5,431,584	\$5,128,578	\$938,754	Scripts	20,840
202006	29,677	Prescription Drug	\$6,785,908	\$6,450,733	\$6,785,908	\$6,450,733	\$1,098,034	Scripts	22,567
202007	29,667	Prescription Drug	\$5,979,499	\$5,655,686	\$5,979,499	\$5,655,686	\$1,047,489	Scripts	22,543
202008	29,834	Prescription Drug	\$6,378,828	\$6,046,856	\$6,378,828	\$6,046,856	\$1,050,233	Scripts	22,321
202009	29,958	Prescription Drug	\$6,322,783	\$6,007,333	\$6,322,783	\$6,007,333	\$1,034,510	Scripts	22,210
202010	30,010	Prescription Drug	\$6,228,589	\$5,877,428	\$6,228,589	\$5,877,428	\$1,131,230	Scripts	22,878
202011	29,869	Prescription Drug	\$5,962,854	\$5,662,765	\$5,962,854	\$5,662,765	\$1,028,343	Scripts	21,629
202012	29,594	Prescription Drug	\$6,259,772	\$5,918,596	\$6,259,772	\$5,918,596	\$1,073,995	Scripts	23,217
202101	29,314	Prescription Drug	\$5,729,161	\$5,288,490	\$5,729,161	\$5,288,490	\$1,031,217	Scripts	21,565
202102	29,217	Prescription Drug	\$5,910,328	\$5,519,056	\$5,910,328	\$5,519,056	\$1,062,147	Scripts	20,693
202103	29,335	Prescription Drug	\$6,773,685	\$6,351,265	\$6,773,685	\$6,351,265	\$1,273,670	Scripts	26,569
202104	29,416	Prescription Drug	\$7,036,018	\$6,667,460	\$7,036,018	\$6,667,460	\$1,353,396	Scripts	28,456
202105	29,589	Prescription Drug	\$6,588,906	\$6,264,582	\$6,588,906	\$6,264,582	\$1,283,117	Scripts	25,206
202106	29,821	Prescription Drug	\$6,759,730	\$6,409,310	\$6,759,730	\$6,409,310	\$1,302,176	Scripts	25,154
202107	29,838	Prescription Drug	\$6,662,678	\$6,339,100	\$6,662,678	\$6,339,100	\$1,275,713	Scripts	24,247
202108	30,142	Prescription Drug	\$6,856,813	\$6,527,837	\$6,856,813	\$6,527,837	\$1,319,383	Scripts	24,553
202109	30,419	Prescription Drug	\$6,592,143	\$6,263,891	\$6,592,143	\$6,263,891	\$1,260,573	Scripts	24,284
202110	30,145	Prescription Drug	\$6,750,127	\$6,420,274	\$6,750,127	\$6,420,274	\$1,283,664	Scripts	25,579
202111	30,186	Prescription Drug	\$6,553,525	\$6,239,306	\$6,553,525	\$6,239,306	\$1,310,985	Scripts	28,702
202112	30,156	Prescription Drug	\$7,045,058	\$6,693,627	\$7,045,058	\$6,693,627	\$1,327,311	Scripts	29,086
202201	30,061	Prescription Drug	\$6,702,154	\$6,192,271	\$6,702,154	\$6,192,271	\$1,278,877	Scripts	25,205
202202	30,580	Prescription Drug	\$6,179,833	\$5,796,160	\$6,179,833	\$5,796,160	\$1,167,524	Scripts	22,374
202203	30,432	Prescription Drug	\$6,837,868	\$6,406,252	\$6,837,868	\$6,406,252	\$1,366,615	Scripts	25,350
202204	30,483	Prescription Drug	\$7,310,251	\$6,958,388	\$7,310,251	\$6,958,388	\$1,376,150	Scripts	25,376
202205	30,573	Prescription Drug	\$6,750,206	\$6,388,461	\$6,750,206	\$6,388,461	\$1,392,907	Scripts	26,791
202206	30,704	Prescription Drug	\$7,003,110	\$6,647,981	\$7,003,110	\$6,647,981	\$1,427,755	Scripts	26,145
202207	30,664	Prescription Drug	\$6,925,379	\$6,597,949	\$6,925,379	\$6,597,949	\$1,427,655	Scripts	24,999
202208	30,784	Prescription Drug	\$7,172,115	\$6,824,357	\$7,172,115	\$6,824,357	\$1,526,246	Scripts	26,153
202209	30,785	Prescription Drug	\$7,315,657	\$6,968,174	\$7,315,657	\$6,968,174	\$1,492,184	Scripts	28,176
202210	30,944	Prescription Drug	\$7,428,576	\$7,081,966	\$7,428,576	\$7,081,966	\$1,634,575	Scripts	29,110
202211	30,878	Prescription Drug	\$7,012,060	\$6,677,955	\$7,012,060	\$6,677,955	\$1,592,511	Scripts	27,463
202212	30,621	Prescription Drug	\$6,701,647	\$6,348,730	\$6,701,647	\$6,348,730	\$1,554,387	Scripts	28,313
202301	29,835	Prescription Drug	\$7,278,365	\$6,729,235	\$7,278,365	\$6,729,235	\$1,494,165	Scripts	26,228
202302	30,073	Prescription Drug	\$6,652,043	\$6,192,377	\$6,652,043	\$6,192,377	\$1,366,636	Scripts	24,550

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Capitations	\$30,812	\$30,812	\$30,812	\$30,812	\$0	Benefit Period	29,738
202002	29,562	Capitations	\$30,539	\$30,539	\$30,539	\$30,539	\$0	Benefit Period	29,562
202003	29,513	Capitations	\$31,460	\$31,460	\$31,460	\$31,460	\$0	Benefit Period	29,513
202004	29,586	Capitations	\$31,127	\$31,127	\$31,127	\$31,127	\$0	Benefit Period	29,586
202005	29,746	Capitations	\$30,787	\$30,787	\$30,787	\$30,787	\$0	Benefit Period	29,746
202006	29,677	Capitations	\$30,254	\$30,254	\$30,254	\$30,254	\$0	Benefit Period	29,677
202007	29,667	Capitations	\$30,779	\$30,779	\$30,779	\$30,779	\$0	Benefit Period	29,667
202008	29,834	Capitations	\$30,481	\$30,481	\$30,481	\$30,481	\$0	Benefit Period	29,834
202009	29,958	Capitations	\$30,596	\$30,596	\$30,596	\$30,596	\$0	Benefit Period	29,958
202010	30,010	Capitations	\$30,637	\$30,637	\$30,637	\$30,637	\$0	Benefit Period	30,010
202011	29,869	Capitations	\$30,486	\$30,486	\$30,486	\$30,486	\$0	Benefit Period	29,869
202012	29,594	Capitations	\$30,233	\$30,233	\$30,233	\$30,233	\$0	Benefit Period	29,594
202101	29,314	Capitations	\$30,044	\$30,044	\$30,044	\$30,044	\$0	Benefit Period	29,314
202102	29,217	Capitations	\$29,975	\$29,975	\$29,975	\$29,975	\$0	Benefit Period	29,217
202103	29,335	Capitations	\$30,122	\$30,122	\$30,122	\$30,122	\$0	Benefit Period	29,335
202104	29,416	Capitations	\$30,201	\$30,201	\$30,201	\$30,201	\$0	Benefit Period	29,416
202105	29,589	Capitations	\$30,328	\$30,328	\$30,328	\$30,328	\$0	Benefit Period	29,589
202106	29,821	Capitations	\$30,557	\$30,557	\$30,557	\$30,557	\$0	Benefit Period	29,821
202107	29,838	Capitations	\$30,578	\$30,578	\$30,578	\$30,578	\$0	Benefit Period	29,838
202108	30,142	Capitations	\$30,901	\$30,901	\$30,901	\$30,901	\$0	Benefit Period	30,142
202109	30,419	Capitations	\$31,158	\$31,158	\$31,158	\$31,158	\$0	Benefit Period	30,419
202110	30,145	Capitations	\$30,566	\$30,566	\$30,566	\$30,566	\$0	Benefit Period	30,145
202111	30,186	Capitations	\$30,561	\$30,561	\$30,561	\$30,561	\$0	Benefit Period	30,186
202112	30,156	Capitations	\$30,474	\$30,474	\$30,474	\$30,474	\$0	Benefit Period	30,156
202201	30,061	Capitations	\$29,234	\$29,234	\$29,234	\$29,234	\$0	Benefit Period	30,061
202202	30,580	Capitations	\$29,838	\$29,838	\$29,838	\$29,838	\$0	Benefit Period	30,580
202203	30,432	Capitations	\$29,596	\$29,596	\$29,596	\$29,596	\$0	Benefit Period	30,432
202204	30,483	Capitations	\$29,616	\$29,616	\$29,616	\$29,616	\$0	Benefit Period	30,483
202205	30,573	Capitations	\$29,651	\$29,651	\$29,651	\$29,651	\$0	Benefit Period	30,573
202206	30,704	Capitations	\$29,721	\$29,721	\$29,721	\$29,721	\$0	Benefit Period	30,704
202207	30,664	Capitations	\$29,651	\$29,651	\$29,651	\$29,651	\$0	Benefit Period	30,664
202208	30,784	Capitations	\$29,788	\$29,788	\$29,788	\$29,788	\$0	Benefit Period	30,784
202209	30,785	Capitations	\$29,792	\$29,792	\$29,792	\$29,792	\$0	Benefit Period	30,785
202210	30,944	Capitations	\$29,890	\$29,890	\$29,890	\$29,890	\$0	Benefit Period	30,944
202211	30,878	Capitations	\$29,806	\$29,806	\$29,806	\$29,806	\$0	Benefit Period	30,878
202212	30,621	Capitations	\$29,534	\$29,534	\$29,534	\$29,534	\$0	Benefit Period	30,621
202301	29,835	Capitations	\$25,370	\$25,370	\$25,370	\$25,370	\$0	Benefit Period	29,835
202302	30,073	Capitations	\$25,604	\$25,604	\$25,604	\$25,604	\$0	Benefit Period	30,073

Appendix - Total Experience

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Post-Rx Rebate Ultimate Incurred	Premium	Loss Ratio
202001	29,738	18,712	\$21,190,299	\$832,965	\$20,357,335	\$17,592,653	\$19,047,664	92.4%
202002	29,562	18,650	\$18,720,000	\$819,571	\$17,900,430	\$15,659,209	\$19,086,281	82.0%
202003	29,513	18,654	\$18,974,201	\$1,058,338	\$17,915,863	\$16,038,871	\$19,053,589	84.2%
202004	29,586	18,754	\$14,541,790	\$1,026,845	\$13,514,945	\$12,493,486	\$19,112,946	65.4%
202005	29,746	18,880	\$16,020,160	\$938,754	\$15,081,406	\$13,926,116	\$18,977,261	73.4%
202006	29,677	18,865	\$21,999,933	\$1,098,034	\$20,901,898	\$19,296,698	\$19,319,854	99.9%
202007	29,667	18,864	\$21,056,162	\$1,047,489	\$20,008,672	\$18,334,102	\$19,346,668	94.8%
202008	29,834	19,005	\$20,463,886	\$1,050,233	\$19,413,653	\$17,652,041	\$19,428,719	90.9%
202009	29,958	19,080	\$21,988,988	\$1,034,510	\$20,954,478	\$19,125,833	\$18,321,545	104.4%
202010	30,010	19,116	\$21,674,594	\$1,131,230	\$20,543,363	\$18,622,851	\$19,626,967	94.9%
202011	29,869	19,041	\$20,457,686	\$1,028,343	\$19,429,342	\$17,776,553	\$19,396,182	91.6%
202012	29,594	18,911	\$21,887,541	\$1,073,995	\$20,813,546	\$18,998,938	\$19,486,104	97.5%
202101	29,314	18,822	\$21,161,214	\$1,031,217	\$20,129,997	\$17,844,319	\$19,355,046	92.2%
202102	29,217	18,744	\$20,872,316	\$1,062,147	\$19,810,169	\$17,703,443	\$19,298,199	91.7%
202103	29,335	18,821	\$24,159,882	\$1,273,670	\$22,886,212	\$20,496,888	\$19,321,539	106.1%
202104	29,416	18,876	\$23,103,962	\$1,353,396	\$21,750,566	\$19,543,697	\$19,394,095	100.8%
202105	29,589	18,979	\$22,697,786	\$1,283,117	\$21,414,669	\$19,387,172	\$19,398,290	99.9%
202106	29,821	19,129	\$21,964,953	\$1,302,176	\$20,662,777	\$18,525,960	\$19,436,294	95.3%
202107	29,838	19,128	\$22,719,309	\$1,275,713	\$21,443,596	\$19,455,950	\$19,509,826	99.7%
202108	30,142	19,327	\$23,763,289	\$1,319,383	\$22,443,906	\$20,424,779	\$19,634,259	104.0%
202109	30,419	19,516	\$23,340,113	\$1,260,573	\$22,079,540	\$20,116,465	\$19,740,686	101.9%
202110	30,145	19,245	\$24,522,692	\$1,283,664	\$23,239,028	\$21,147,327	\$19,098,011	110.7%
202111	30,186	19,236	\$22,645,977	\$1,310,985	\$21,334,991	\$19,397,067	\$19,400,834	100.0%
202112	30,156	19,160	\$23,516,248	\$1,327,311	\$22,188,937	\$20,161,853	\$19,137,668	105.4%
202201	30,061	19,197	\$23,355,756	\$1,278,877	\$22,076,879	\$19,505,251	\$19,708,331	99.0%
202202	30,580	19,551	\$22,283,454	\$1,167,524	\$21,115,930	\$18,740,364	\$19,848,336	94.4%
202203	30,432	19,467	\$25,456,816	\$1,366,615	\$24,090,201	\$21,510,856	\$19,940,266	107.9%
202204	30,483	19,472	\$25,358,891	\$1,376,150	\$23,982,741	\$21,779,193	\$20,038,198	108.7%
202205	30,573	19,487	\$23,544,708	\$1,392,907	\$22,151,801	\$19,982,255	\$20,117,490	99.3%
202206	30,704	19,553	\$25,012,995	\$1,427,755	\$23,585,240	\$21,393,838	\$20,255,591	105.6%
202207	30,664	19,550	\$22,207,410	\$1,427,655	\$20,779,755	\$18,858,069	\$20,210,255	93.3%
202208	30,784	19,622	\$25,363,289	\$1,526,246	\$23,837,043	\$21,643,005	\$20,334,509	106.4%
202209	30,785	19,596	\$25,640,230	\$1,492,184	\$24,148,047	\$22,024,789	\$20,444,526	107.7%
202210	30,944	19,671	\$26,544,423	\$1,634,575	\$24,909,848	\$22,747,543	\$20,503,623	110.9%
202211	30,878	19,594	\$25,443,117	\$1,592,511	\$23,850,606	\$21,762,242	\$20,625,416	105.5%
202212	30,621	19,403	\$24,229,173	\$1,554,387	\$22,674,787	\$20,519,283	\$20,638,705	99.4%
202301	29,835	19,003	\$26,165,934	\$1,494,165	\$24,671,769	\$21,387,608	\$21,332,397	100.3%
202302	30,073	19,160	\$24,481,029	\$1,366,636	\$23,114,393	\$19,718,176	\$21,374,066	92.3%

SERFF Tracking #:

CFAP-133624075

State Tracking #:

Company Tracking #:

2706

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

2706 - DC ACA Small Group GHMSI

Project Name/Number:

2706 - DC GHMSI SG ACA ON-EXCHANGE/2706

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	2706_SG_DC_GHMSI_1.1.24_Actuarial_Memorandum_SERFF.xlsx Appendix K DC Carrier Template - GHMSI.xlsx 2706 - GHMSI SG - DISB rate filing checklist 2024.pdf 2024 AV Screenshots for Compliance DC GHMSI.pdf 2706_SmallGroup_DC_GHMSI_1.1.24_ActuarialMemorandum.pdf 2706 - DC SG 2024 - GHMSI - Index & Plan Comparison.pdf 2706 - DC GHMSI - SG - Rate Sheets.xlsx
Item Status:	
Status Date:	
Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	2024 ACA_Cover Letter_SG_DC_GH - 5-1.pdf
Item Status:	
Status Date:	
Satisfied - Item:	DISB Actuarial Memorandum Dataset
Comments:	
Attachment(s):	2703-2706 - DC GHMSI Trend Analysis.xlsx 2706 - DC GHMSI SG (2024) - Dataset.xlsm
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

CFAP-133624075

State Tracking #:**Company Tracking #:**

2706

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

2706 - DC ACA Small Group GHMSI

Project Name/Number:

2706 - DC GHMSI SG ACA ON-EXCHANGE/2706

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia Plain Language Summary
Comments:	
Attachment(s):	2706 - DC SG - GHMSI - PartII Rate Justification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	URRT
Comments:	
Attachment(s):	2706 DC GHMSI SG URRT - SERFF.pdf 2706 DC GHMSI SG URRT - SERFF.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	RATE-E
Comments:	
Attachment(s):	SG GHMSI - 78079.RATEE.D20230425T164920.L.xlsx
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO		
Product Name:	2706 - DC ACA Small Group GHMSI		
Project Name/Number:	2706 - DC GHMSI SG ACA ON-EXCHANGE/2706		

Attachment 2706_SG_DC_GHMSI_1.1.24_Actuarial_Memorandum_SERFF.xlsx is not a PDF document and cannot be reproduced here.

Attachment Appendix K DC Carrier Template - GHMSI.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2706 - DC GHMSI - SG - Rate Sheets.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2703-2706 - DC GHMSI Trend Analysis.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2706 - DC GHMSI SG (2024) - Dataset.xlsm is not a PDF document and cannot be reproduced here.

Attachment 2706 DC GHMSI SG URRT - SERFF.xlsm is not a PDF document and cannot be reproduced here.

Attachment SG GHMSI - 78079.RATEE.D20230425T164920.L.xlsx is not a PDF document and cannot be reproduced here.

**RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP PLANS SOLD ON DC HEALTH LINK
CHECK-LIST**

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	Appendix - Form Numbers_SG
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	Exhibit 11 - Plan Adjusted_SG
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2017 and later, follow filing due date requirements.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non-grandfathered, or a mixture of both.	Yes	Appendix - Form Numbers_SG
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	Exhibit 11 - Plan Adjusted_SG
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	See the PDF file "AV Screen Shots" in SERFF
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. In the small group market, please also provide weighted average rate increase requested for 2024Q1 over 2023Q1; etc.	Yes	Appendix - Rate Change_SG
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	Appendix - Rate Change_SG

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	Appendix - Rate Change_SG
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	Appendix - Rate Change_SG
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	Appendix - Rate Change_SG
13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	Appendix - Rate Change_SG
14	Exposure	Current number of policies, certificates and covered lives.	Yes	Appendix - Rate Change_SG
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	Appendix - Total Experience
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	Appendix - Total Experience
17	Index Rate	Provide the index rate.	Yes	Exhibit 1 - Summary_SG
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	Appendix - Total Experience
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	No	Not applicable

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	Exhibit 8 - Trend
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost-sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	No	Not applicable
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	Exhibit 7 - Other Adjustments
22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. For initial filings, provide the derivation of any new plan factors.	Yes	Appendix - Rate Change_SG
23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	Exhibit 14 - Age Slope
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing. ¹	No	Not applicable
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	Appendix - Rate Change_SG
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	Appendix - Total Experience

¹ 42 U.S. Code § 300gg-4(j)

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation. Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	Exhibit10A - DICR SG and Exhibit 10B - Fed MLR_SG
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	Exhibit10A - DICR SG and Exhibit 10B - Fed MLR_SG
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	Exhibit10A - DICR SG and Exhibit 10B - Fed MLR_Combined
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	Exhibit 9 - Risk Adjustment _SG
30	Past and Prospective Loss Experience Within and Outside the	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	Not applicable

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	Exhibit10A - DICR SG and Exhibit 10B - Fed MLR_SG
32	Past and Prospective Expenses	<p>Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change.</p> <p>Provide the assumed administrative costs in the following categories:</p> <ul style="list-style-type: none"> • Salaries, wages, employment taxes, and other employee benefits • Commissions • Taxes, licenses, and other regulatory fees • Cost containment programs / quality improvement activities • All other administrative expenses • Total 	Yes	Exhibit10A - DICR SG and Exhibit 10B - Fed MLR_SG
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings and provide support for any change.	Yes	Actuarial Memorandum
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	Actuarial Memorandum

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	Actuarial Certification is included in the Actuarial Memorandum
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. Provide in Excel and PDF format.	No	This is not a Grandfathered Filing, so a PRJ is not provided
36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. Provide in Excel and PDF format.	Yes	See the URRT included as a separate document in SERFF
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for <i>all</i> individual and small employer group filings (whether or not they are “subject to review” as defined by HHS).	Yes	See the Part II included as a separate document in SERFF
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. Provide in Excel format only.	Yes	See the Dataset included as a separate document in SERFF
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	See the Part II included as a separate document in SERFF
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	See the file "Index & Plan Comparison" included as a separate document in SERFF

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
41	CCIIO Risk Adjustment Transfer Elements Extract	Received directly from CCIIO; this report should be completed and submitted by the set deadline for QHP submissions, or by April 30 th of the current year, whichever is first.	Yes	See the Rate 'E' file included as a separate document in SERFF
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: <ul style="list-style-type: none"> • Identification of the level of coverage (i.e., low or high), including the actuarial value of the plan determined in accordance with the proposed rule; • Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and • Demonstration that the plan has a reasonable annual limitation on cost-sharing. 	No	Not applicable

CERTIFYING SIGNATURE

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing

Gregory Sucher
(Print Name)

Gregory Sucher Digitally signed by Gregory Sucher
(Signature) Date: 2023.04.28 16:53:53 -04'00'

**Group Hospitalization & Medical Services, Inc. (GHMSI)
(NAIC # 53007)**

**Rate Filing # 2706
DC Small Group On/Off Exchange Products
Rate Filing Effective 1/1/2024**

Actuarial Value Calculations

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group**

Table of Contents

- 1 Cover
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- 3 List of DC SG GHMSI Plans & Actuarial Values
- 4 Form Numbers

AV Screenshots

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- 6 Platinum - \$0/\$0 Ded, \$2300 OOP, \$10/\$30 - Freestanding
- 7 Platinum - \$500/\$0 Ded, \$1800 OOP, \$10/\$30 - Hospital
- 8 Platinum - \$500/\$0 Ded, \$1800 OOP, \$10/\$30 - Freestanding
- 9 Gold - \$800/\$250 Ded, \$8850 OOP, \$15/\$40 - Hospital
- 10 Gold - \$800/\$250 Ded, \$8850 OOP, \$15/\$40 - Freestanding
- 11 Gold - \$1000/\$250 Ded, \$7500 OOP, \$15/\$40 - Hospital
- 12 Gold - \$1000/\$250 Ded, \$7500 OOP, \$15/\$40 - Freestanding
- 13 Gold - \$1500/\$250 Ded, \$6200 OOP, \$15/\$40 - Hospital
- 14 Gold - \$1500/\$250 Ded, \$6200 OOP, \$15/\$40 - Freestanding
- 15 Silver - \$1900/\$250 Ded, \$8800 OOP, \$40/\$100 - Hospital
- 16 Silver - \$1900/\$250 Ded, \$8800 OOP, \$40/\$100 - Freestanding
- 17 Silver - \$1800 Ded, \$8000 OOP, \$25/\$50 - Hospital
- 18 Silver - \$1800 Ded, \$8000 OOP, \$25/\$50 - Freestanding
- 19 Silver - \$2250 Ded, \$8000 OOP, \$25/\$50 - Hospital
- 20 Silver - \$2250 Ded, \$8000 OOP, \$25/\$50 - Freestanding
- 21 Silver - BlueFund HSA \$1800 Ded, \$8000 OOP, \$25/\$50 - Hospital
- 22 Silver - BlueFund HSA \$1800 Ded, \$8000 OOP, \$25/\$50 - Freestanding
- 23 BlueChoice PPO HSA Standard Bronze \$6,350
- 24 BlueChoice PPO Standard Bronze \$7,500
- 25 BlueChoice PPO Standard Silver \$4,850
- 26 BlueChoice PPO Standard Gold \$500
- 27 BlueChoice PPO Standard Platinum \$0

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group**

<u>Plan Name*</u>	<u>Metal Level</u>	<u>Actuarial Value</u>	<u>Page #'s of AV Screenshot**</u>	<u>Unique Plan</u>
BluePreferred PPO Platinum 0 Ded	Platinum	90.99%	5, 6	Yes
BluePreferred PPO Platinum 500 Ded	Platinum	90.21%	7, 8	Yes
BluePreferred PPO Gold 800 Ded	Gold	80.84%	9, 10	Yes
BluePreferred PPO Silver 1900 Ded	Silver	71.84%	15, 16	Yes
BluePreferred PPO Gold 1000 Ded	Gold	80.85%	11, 12	Yes
BluePreferred PPO Gold 1500 Ded	Gold	80.91%	13, 14	Yes
BluePreferred PPO HSA/HRA Silver 1800 Ded	Silver	71.69%	17, 18	Yes
BluePreferred PPO HSA/HRA Silver 2250 Ded	Silver	71.96%	19, 20	Yes
BluePreferred PPO Silver 1800 Ded BlueFund HSA	Silver	71.86%	21,22	Yes
BluePreferred PPO HSA Standard Bronze \$6,350	Bronze	64.92%	23	Yes
BluePreferred PPO Standard Bronze \$7,500	Bronze	64.64%	24	Yes
BluePreferred PPO Standard Silver \$4,850	Silver	70.40%	25	Yes
BluePreferred PPO Standard Gold \$500	Gold	81.82%	26	Yes
BluePreferred PPO Standard Platinum \$0	Platinum	91.68%	27	Yes

*Plan Names that are bolded are SHOP plans.

**For plans with two pages listed, the final blended AV will be located on the Hospital Inputs page.

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group**

<u>Plan Name*</u>	<u>HIOS Plan ID</u>	<u>SOB Document Name</u>	<u>Page #'s of AV Screenshot**</u>
BluePreferred PPO Platinum 0 Ded	78079DC0220024	DC/CF/BP PPO/PLAT 0 Ded (1/24)	5, 6
BluePreferred PPO Platinum 500 Ded	78079DC0220025	DC/CF/BP PPO/PLAT 500 Ded (1/24)	7, 8
BluePreferred PPO Gold 800 Ded	78079DC0220021	DC/CF/BP PPO/GOLD 800 Ded (1/24)	9, 10
BluePreferred PPO Silver 1900 Ded	78079DC0220026	DC/CF/BP PPO/SIL 1900 Ded (1/24)	15, 16
BluePreferred PPO Gold 1000 Ded	78079DC0220020	DC/CF/BP PPO/GOLD 1000 Ded (1/24)	11, 12
BluePreferred PPO Gold 1500 Ded	78079DC0220031	DC/CF/BP PPO/GOLD 1500 Ded (1/24)	13, 14
BluePreferred PPO HSA/HRA Silver 1800 Ded	78079DC0220022	DC/CF/BP PPO CDH/SIL 1800 Ded (1/24)	17, 18
BluePreferred PPO HSA/HRA Silver 2250 Ded	78079DC0220023	DC/CF/BP PPO CDH/SIL 2250 Ded (1/24)	19, 20
BluePreferred PPO Silver 1800 Ded BlueFund HSA	78079DC0220034	DC/CF/BP PPO BF HSA/SIL 1800 Ded (1/24)	21,22
BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0220036	DC/CF/BP PPO HSA STD/BRZ 6350 (1/24)	23
BluePreferred PPO Standard Bronze \$7,500	78079DC0220037	DC/CF/BP PPO STD/BRZ 7500 (1/24)	24
BluePreferred PPO Standard Silver \$4,850	78079DC0220040	DC/CF/BP PPO STD/SIL 4850 (1/24)	25
BluePreferred PPO Standard Gold \$500	78079DC0220038	DC/CF/BP PPO STD/GOLD 500 (1/24)	26
BluePreferred PPO Standard Platinum \$0	78079DC0220039	DC/CF/BP PPO STD/PLAT 0 (1/24)	27

*Plan Names that are bolded are SHOP plans.

**For plans with two pages listed, the final blended AV will be located on the Hospital Inputs page.

AV Calculator - BluePreferred PPO Platinum 0 Ded
78079DC0220024
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Desired Metal Tier: **Platinum**

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00	
Coinurance (% Insurer's Cost Share)	100.00%	100.00%	
MOOP (\$)	\$2,300.00		
MOOP if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinurance (% Insurer's Cost Share)			
MOOP (\$)			
MOOP if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$64.29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?
 Specialty Rx Coinsurance Maximum: \$ 102.17

Set a Maximum Number of Days for Charging an IP Copay?
 # Days (1-10):

Begin Primary Care Cost-Sharing After a Set Number of Visits?
 # Visits (1-10):

Begin Primary Care Deductible/Coinurance After a Set Number of Copays?
 # Copays (1-10):

Plan Description:
 Name:
 Plan HIOS ID:
 Issuer HIOS ID:
 AVC Version: 2024_1e

Copays	Weighting
OP Surgical 150	14.29%
OP Clinic 50	85.71%
64.29	
Specialty Coins Max	Weighting
Tier 4 100	95.661%
Tier 5 150	4.339%
102.17	

Blending of Site-of-Service Avs

Hospit	82.83%	90.92%
Freesta	17.17%	91.35%
		90.99%

Output

Status/Error Messages: Calculation Successful.
 Actuarial Value: 98.92%
 Metal Tier: Platinum

Additional Notes: NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.2734 seconds
 Final 2024 AV Calculator

AV Calculator - BluePreferred PPO Platinum 0 Ded
78079DC0220024
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Platinum

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00				
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%				
MOOP (\$)	\$2,300.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$ 102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

91.35%

Metal Tier:

Platinum

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.1094 seconds

Final 2024 AV Calculator

AV Calculator - PPO Platinum 500 Ded
78079DC0220025
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Platinum

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$500.00	\$0.00				
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%				
MOOP (\$)	\$1,800.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$64.29	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum: \$	102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:
Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

	Copays	Weighting
OP Surgical	150	14.29%
OP Clinic	50	85.71%
	64.29	
Specialty Coins Max	Weighting	
Tier 4	100	95.661%
Tier 5	150	4.339%
	102.17	

Blending of Site-of-Service Avs
Hospit: 82.83% 89.98%
Freesta: 17.17% 91.34%
 90.21%

Output

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
89.98%
Platinum

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.1953 seconds

Final 2024 AV Calculator

AV Calculator - PPO Platinum 500 Ded
78079DC0220025
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier
Platinum

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$500.00	\$0.00	
Coinsurance (%; Insurer's Cost Share)	100.00%	100.00%	
MOOP (\$)	\$1,800.00		
MOOP if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (%; Insurer's Cost Share)			
MOOP (\$)			
MOOP if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$ 102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Actuarial Value:

Metal Tier:

Additional Notes:

Calculation Time:

Final 2024 AV Calculator

Calculation Successful.

91.34%

Platinum

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

0.2266 seconds

AV Calculator - BluePreferred PPO Gold 800 Ded
78079DC0220021
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Gold

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$800.00	\$250.00				
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%				
MOOP (\$)	\$8,850.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$85.74	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$ 102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

80.97%

Metal Tier:

Gold

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.2617 seconds

Final 2024 AV Calculator

	Copays	Weighting
OP Surgical	300	14.29%
OP Clinic	50	85.71%
	85.74	

	Specialty Coins Max	Weighting
Tier 4	100	95.661%
Tier 5	150	4.339%
	102.17	

Blending of Site-of-Service Avs

Hospita	82.83%	80.97%
Freesta	17.17%	80.18%
		80.84%

AV Calculator - BluePreferred PPO Gold 800 Ded
78079DC0220021
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Gold

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$): \$800.00	\$250.00	
Coinsurance (%): 100.00%	100.00%	
MOOP (\$): \$8,850.00		
MOOP if Separate (\$):		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$ 102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Status/Error Messages:

Calculation Successful.

Actuarial Value:

80.18%

Metal Tier:

Gold

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.2422 seconds

Final 2024 AV Calculator

AV Calculator - BluePreferred PPO Gold 1000 Ded
78079DC0220020
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Gold

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$1,000.00	\$250.00
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%
MOOP (\$)		\$7,500.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (% , Insurer's Cost Share)		
MOOP (\$)		
MOOP if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$85.74	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$ 102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:
Actuarial Value:
Metal Tier:

Calculation Successful.
80.91%
Gold

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.3438 seconds

Final 2024 AV Calculator

	Copays	Weighting
OP Surgical	300	14.29%
OP Clinic	50	85.71%
	85.74	
Specialty I Coins Max	100	95.661%
Tier 4	150	4.339%
Tier 5	102.17	

Blending of Site-of-Service Avs

Hospita	82.83%	80.91%
Freesta	17.17%	80.56%
		80.85%

AV Calculator - BluePreferred PPO Gold 1000 Ded
78079DC0220020
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Desired Metal Tier: Gold

	Tier 1 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)	\$1,000.00	\$250.00	
Coinsurance (% Insurer's Cost Share)	100.00%	100.00%	
MOOP (\$)		\$7,500.00	
MOOP if Separate (\$)			

	Tier 2 Plan Benefit Design		
	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (% Insurer's Cost Share)			
MOOP (\$)			
MOOP if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MN/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$ 102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Status/Error Messages:

Calculation Successful.

Actuarial Value:

80.56%

Metal Tier:

Gold

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.4023 seconds

Final 2024 AV Calculator

AV Calculator - BluePreferred PPO Gold 1500 Ded
78079DC0220031
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Gold

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$1,500.00	\$250.00				
Coinsurance (% , Insurer's Cost Share)	100.00%	100.00%				
MOOP (\$)			\$6,200.00			
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$85.74	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum: \$	102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-30):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

80.76%

Metal Tier:

Gold

Additional Notes:

NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.2656 seconds

Final 2024 AV Calculator

	Copays	Weighting
OP Surgical	300	14.29%
OP Clinic	50	85.71%
	85.74	
Specialty Coins Max	102	95.661%
Tier 4	150	4.339%
Tier 5	102.17	
Blending of Site-of-Service Avs		
Hospita	82.83%	80.76%
Freesta	17.17%	81.61%
		80.91%

AV Calculator - BluePreferred PPO Gold 1500 Ded
78079DC0220031
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Desired Metal Tier: Gold

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$1,500.00	\$250.00				
Coinsurance (%; Insurer's Cost Share)	100.00%	100.00%				
MOOP (\$)		\$6,200.00				
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MN/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>	Specialty Rx Coinsurance Maximum:	\$102.17
Set a Maximum Number of Days For Charging an IP Copay?	<input type="checkbox"/>	# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>	# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>	# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Actuarial Value:
Metal Tier:

Calculation Successful.
81.61%
Gold

Additional Notes:

NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

Draft 2024 AV Calculator

0.1406 seconds

AV Calculator - BluePreferred PPO Silver 1900 Ded
78079DC0220026
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Silver

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$) \$1,900.00	\$250.00	
Coinsurance (% Insurer's Cost Share) 100.00%	100.00%	
MOOP (\$) \$8,800.00		
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical										
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$550.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$114.33	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drugs										
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input checked="" type="checkbox"/>
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Copays	Weighting
OP Surgical 500	14.29%
OP Clinic 50	85.71%
	114.33
Specialty Coins Max	Weighting
Tier 4 100	95.661%
Tier 5 150	4.339%
	102.17

Blending of Site-of-Service Avs

Hospita	82.83%	71.81%
Freesta	17.17%	72.01%
		71.84%

Output

Status/Error Messages:

Calculation Successful.

Actuarial Value:

71.81%

Metal Tier:

Silver

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.1328 seconds

Final 2024 AV Calculator

AV Calculator - BluePreferred PPO Silver 1900 Ded
78079DC0220026
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
- Desired Metal Tier: Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Medical	Drug	Combined
Deductible (\$)	\$1,900.00	\$250.00	
Coinsurance (%; Insurer's Cost Share)	100.00%	100.00%	
MOOP (\$)		\$8,800.00	
MOOP if Separate (\$)			

	Medical	Drug	Combined
Deductible (\$)			
Coinsurance (%; Insurer's Cost Share)			
MOOP (\$)			
MOOP if Separate (\$)			

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Error: Result is outside of [-2, +2] percent de minimis variation.
72.01%

Actuarial Value:

Metal Tier:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.1523 seconds

Final 2024 AV Calculator

AV Calculator - BluePreferred PPO HSA/HRA Silver 1800 Ded
78079DC0220022
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Silver

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$1,800.00			
Coinsurance (% , Insurer's Cost Share)			100.00%			
MOOP (\$)			\$8,000.00			
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Copay applies only after deductible?
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	
Medical									
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$157.18	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

71.48%

Metal Tier:

Silver

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.3555 seconds

Final 2024 AV Calculator

	Copays	Weighting
OP Surgical	500	14.29%
OP Clinic	100	85.71%
	157.18	
Specialty Coins Max		
Tier 4	100	95.661%
Tier 5	150	4.339%
	102.17	

Blending of Site-of-Service Avs

Hospita	82.83%	71.48%
Freesta	17.17%	72.69%
		71.69%

AV Calculator - BluePreferred PPO HSA/HRA Silver 1800 Ded
78079DC0220022
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$1,800.00
Coinsurance (%; Insurer's Cost Share)		100.00%
MOOP (\$)		\$8,000.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (%; Insurer's Cost Share)		
MOOP (\$)		
MOOP if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	<input type="text" value="\$102.17"/>
Set a Maximum Number of Days for Charging an IP Copay?	<input type="text" value="# Days (1-10):"/>
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="text" value="# Visits (1-10):"/>
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="text" value="# Copays (1-10):"/>

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output*

Status/Error Messages:

Error: Result is outside of [-2, +2] percent de minimis variation.
72.69%

Actuarial Value:
Metal Tier:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.1406 seconds

Final 2024 AV Calculator

AV Calculator - BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220023
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Desired Metal Tier: Silver

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
		\$2,250.00
		100.00%
		\$8,000.00

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

Deductible (\$) _____
Coinsurance (%; Insurer's Cost Share) _____
MOOP (\$) _____
MOOP if Separate (\$) _____

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Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?			
Medical												
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.03	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drugs												
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input checked="" type="checkbox"/>
# Days (1-10):	3
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: _____
Plan HIOS ID: _____
Issuer HIOS ID: _____
AVC Version: 2024_1e

	Copays	Weighting
OP Surgical	400	14.29%
OP Clinic	50	85.71%
	100.03	
Specialty Coins Max		Weighting
Tier 4	100	95.661%
Tier 5	150	4.339%
	102.17	

Blending of Site-of-Service Avs

Hospita	82.83%	72.04%
Freesta	17.17%	71.59%
		71.96%

Output

Status/Error Messages:

Error: Result is outside of [-2, +2] percent de minimis variation.
72.04%

Actuarial Value:
Metal Tier:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.1211 seconds

Final 2024 AV Calculator

AV Calculator - BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220023
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Silver

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
		\$2,250.00
		100.00%
		\$8,000.00

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input checked="" type="checkbox"/>	Specialty Rx Coinsurance Maximum: \$102.17
Set a Maximum Number of Days for Charging an IP Copay? <input checked="" type="checkbox"/>	# Days (1-10): 3
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

71.59%

Metal Tier:

Silver

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.3281 seconds

Final 2024 AV Calculator

AV Calculator - BlueChoice HMO Silver 1800 BlueFund HSA
78079DC0220034
Inputs for Hospital Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Desired Metal Tier: Silver

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$1,800.00			
Coinsurance (%; Insurer's Cost Share)			100.00%			
MOOP (\$)			\$7,800.00			
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?		
Medical	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>		
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$200.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$157.18	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>		

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$102.17
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

71.66%

Metal Tier:

Silver

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.3281 seconds

Final 2024 AV Calculator

	Copays	Weighting
OP Surgical	500	14.29%
OP Clinic	100	85.71%
Specialty	157.18	
Tier 4	100	95.661%
Tier 5	150	4.339%
	102.17	

Blending of Site-of-Service Avs

Hospit	82.83%	71.66%
Freesta	17.17%	72.86%

AV Calculator - BlueChoice HMO Silver 1800 BlueFund HSA
78079DC0220034
Inputs for Freestanding Site-of-Service

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Desired Metal Tier: Silver

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$1,800.00			
Coinsurance (%; Insurer's Cost Share)			100.00%			
MOOP (\$)			\$7,800.00			
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$350.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MN/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	50%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$102.17
Set a Maximum Number of Days For Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Error: Result is outside of [-2, +2] percent de minimis variation.
72.86%

Actuarial Value:

Metal Tier:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.3125 seconds

Final 2024 AV Calculator

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization: 2nd Tier Utilization:

Desired Metal Tier: **Bronze**

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$6,350.00
Coinsurance (%; Insurer's Cost Share)		80.00%
MOOP (\$)		\$7,200.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (%; Insurer's Cost Share)		
MOOP (\$)		
MOOP if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?		
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All		
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%		<input type="checkbox"/>	<input type="checkbox"/>	100%	50.00	<input type="checkbox"/>	<input type="checkbox"/>		
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All		
Generics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>		

Options for Additional Benefit Design Limits:

- Set a Maximum on Specialty Rx Coinsurance Payments? Specialty Rx Coinsurance Maximum: \$ 150.00
- Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):
- Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):
- Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? # Copays (1-10):

Plan Description:
Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Calculate

Status/Error Messages:

Expanded Bronze Standard (58% to 65%), Calculation Successful.

Actuarial Value:

64.92%

Metal Tier:

Bronze

Additional Notes:

NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range.

Calculation Time:

0.293 seconds

Final 2024 AV Calculator

64.92%

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Desired Metal Tier: Bronze

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$7,500.00	\$850.00				
Coinurance (% Insurer's Cost Share)	60.00%	100.00%				
MOOP (\$)	\$9,150.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinurance?	Coinurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinurance?	Coinurance, if different	Copay, if separate	Copay applies only after deductible?		Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$44.19	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$104.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$39.29	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%		<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>		<input type="checkbox"/>	
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$54.75	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	60.16%		<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$24.12	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	

Options for Additional Benefit Design Limits:

- Set a Maximum on Specialty Rx Coinsurance Payments?
- Specialty Rx Coinsurance Maximum:
- Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):
- Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):
- Begin Primary Care Deductible/Coinurance After a Set Number of Copays? # Copays (1-10):

Plan Description:
Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Status/Error Messages: Expanded Bronze Standard (58% to 65%), Calculation Successful.
Actuarial Value: 64.64%
Metal Tier: Bronze

NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:
Calculation Time: 0.1133 seconds
Final 2024 AV Calculator

64.64%

AV Calculator - BlueChoice HMO Std Silver 4850
78079DC0220040

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Desired Metal Tier: Silver

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$4,850.00	\$350.00				
Coinurance (% Insurer's Cost Share)	80.00%	100.00%				
MOOP (\$)	\$8,850.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Copay applies only after deductible?		Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$39.28	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$79.24	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$35.01	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%		<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>		<input type="checkbox"/>	
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$59.73	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	80.21%		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$19.32	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	

Options for Additional Benefit Design Limits:

- Set a Maximum on Specialty Rx Coinsurance Payments?
- Specialty Rx Coinsurance Maximum:
- Set a Maximum Number of Days for Charging an IP Copay? # Days (1-10):
- Begin Primary Care Cost-Sharing After a Set Number of Visits? # Visits (1-10):
- Begin Primary Care Deductible/Coinurance After a Set Number of Copays? # Copays (1-10):

Plan Description:
Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Status/Error Messages: Calculation Successful.
Actuarial Value: 70.40%
Metal Tier: Silver

Additional Notes: NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.1562 seconds
Final 2024 AV Calculator

70.40%

AV Calculator - BlueChoice HMO Std Gold 500
78079DC0220038

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Desired Metal Tier: Gold

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$500.00	\$0.00
Coinurance (% Insurer's Cost Share)	100.00%	100.00%
MOOP (\$)	\$5,800.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinurance (% Insurer's Cost Share)		
MOOP (\$)		
MOOP if Separate (\$)		

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Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinurance?	Coinurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinurance?	Coinurance, if different	Copay, if separate	Copay applies only after deductible?		Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$600.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input type="checkbox"/>	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$24.55	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$49.52	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$22.15	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>		<input type="checkbox"/>	
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$29.87	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$375.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$123.46	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$14.52	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	

Options for Additional Benefit Design Limits:

- Set a Maximum on Specialty Rx Coinsurance Payments?
- Specialty Rx Coinsurance Maximum: _____
- Set a Maximum Number of Days for Charging an IP Copay? 5
- # Days (1-10): _____
- Begin Primary Care Cost-Sharing After a Set Number of Visits?
- # Visits (1-10): _____
- Begin Primary Care Deductible/Coinurance After a Set Number of Copays?
- # Copays (1-10): _____

Plan Description:
Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Status/Error Messages: Calculation Successful.
Actuarial Value: 81.82%
Metal Tier: Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:
Calculation Time: 0.3867 seconds

Final 2024 AV Calculator

0.8182

81.82%

AV Calculator - BlueChoice HMO Std Platinum 0
78079DC0220039

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Desired Metal Tier: Platinum

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00				
Coinurance (% Insurer's Cost Share)	100.00%	100.00%				
MOOP (\$)	\$2,000.00					
MOOP if Separate (\$)						

[Click Here for Important Instructions](#)

Type of Benefit	Tier 1				Tier 2				Tier 1		Tier 2	
	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinurance, if different	Copay, if separate	Copay applies only after deductible?		Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$19.64	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$39.62	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$17.86	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>		<input type="checkbox"/>	
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$19.91	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All		<input type="checkbox"/> All	
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$4.92	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?

Specialty Rx Coinsurance Maximum: _____

Set a Maximum Number of Days for Charging an IP Copay? 5

Days (1-10): _____

Begin Primary Care Cost-Sharing After a Set Number of Visits?

Visits (1-10): _____

Begin Primary Care Deductible/Coinurance After a Set Number of Copays?

Copays (1-10): _____

Plan Description:
Name:
Plan HIOS ID:
Issuer HIOS ID:
AVC Version: 2024_1e

Output

Status/Error Messages:

Calculation Successful.

Actuarial Value:

91.68%

Metal Tier:

Platinum

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.0938 seconds

Final 2024 AV Calculator

91.68%

0.9168

CareFirst BlueCross BlueShield

Part III Actuarial Memorandum

4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

4.2 General Information Section

Company Identifying Information:

- **Company Legal Name:** Group Hospitalization and Medical Services, Inc. (GHMSI) - NAIC # 53007
- **State:** District of Columbia
- **HIOS Issuer ID:** 78079
- **Market:** Small Groups (On Exchange)
- **Effective Date:** 1/1/2024 and quarterly incremental "trend" increases effective 4/1/2024, 7/1/2024 and 10/1/2024.
- **Company Filing Number:** 2706
- **SERFF Filing Number:** CFAP-133218006

Company Contact Information:

- **Primary Contact Name:** Mr. Gregory Sucher, FSA, MAAA
- **Primary Contact Telephone Number:** 410-998-5988
- **Primary Contact E-Mail Address:** Gregory.Sucher@CareFirst.com

4.3 Proposed Rate Changes (Small Group market)

Base rates are changing 9.5% on average for 1Q24. The range is 8.9% to 16.9%. The estimated average base rate changes for 2Q24, 3Q24, and 4Q24 are 9.7%, 9.9% and 10.0%, respectively. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 13,516.

Reason for Rate Change(s):

The main drivers supporting the rate change are 1) an increase in the base period claims experience of the combined pool, 2) higher projected changes in pool morbidity, and 3) a higher projected demographic factor.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/2022 through 12/31/2022, as required.

Paid Through Date: 2/28/2023

Current Date: 2/28/2023

Premiums (prior to MLR rebates) in Experience Period: \$242,665,247

Experience Period Member Months: 367,509

Current Date Members: 30,073

Allowed and Incurred Claims Incurred During the Experience Period

Allowed Claims

- **Processed through issuer's claim system:** \$269,245,339
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$7,957,538

Incurred Claims

- **Processed through issuer's claim system:** \$243,316,458
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$7,150,228

Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

4.4.3 Projection Factors

4.4.3.1 Trend Factors

Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 7.8%, which is a slight increase compared to the 7.6% trend assumed in our prior filing. Current observed medical trends as of 202212 are 5.2%, down from 18.0% in 202112. Current observed drug trends are 2.3% as of 202212, down from 7.0% in 202112. The composite medical and drug trend is 4.4% as of 202212, down from 14.6% in 202112.

When normalized for induced demand, network, and demographics, the observed composite trends of 4.4% in 202212 and 14.6% in 202112 become 4.5% and 15.1%, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2024 and 2022 represented in this filing is 8.0%.

4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business.

Consistent with the rules in the 2024 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changeser, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2023) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2024) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2022 to 2024 is expected to be 0.2%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible. The Unified Rate Review Template (URRT) forces the use of a projection period ending twelve months after the effective date. This presumes all rates change on the effective date. This is inconsistent with our understanding of the DC small group market post-1/1/14. In this filing, we are using a projection period ending with 3/31/2025 for our first quarter 2024 Index Rate Projection since business may be sold with this rate through 3/31/2024 and a one-year rate guarantee applies. The trends used in the URRT therefore will not produce the correct projected allowed amount PMPM. As such, we have assigned this projected amount a credibility factor of 0% and

have entered the projected amounts corresponding to those in our rate filing using the Manual Rate section.

4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$754.00 and the projection period index rate is \$879.38. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Small Group market is \$800.33 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

Reinsurance

There are no reinsurance recoveries applicable to this market.

Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2024 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2022 to 2024, we have assumed an increase in the statewide premium of 21.1% which reflects an estimate of an average 13.4% increase in 2023 and 6.8% increase in 2024. We have assumed that our CFI Small Group market share will increase from 79.7% in 2022 to 80.0% in 2024. We have assumed that our CFI Small Group PLRS ratio to the state will remain the same from 1.014 in 2022 to 1.014 in 2024. The resultant estimate of risk adjustment is that the GHMSI receivable transfer PMPM for the Small Group market will increase from \$60.54 in 2022 to \$74.66 in 2024. Combined with the \$74.66 is a projected HCRP net PMPM payable of -\$1.13, which results in a total projected risk adjustment receivable of \$73.53.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate, and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

If a merged Individual and Small Group risk adjustment methodology was used, the rate change for Small Group GHMSI is estimated to be 4.8%.

Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may "...take into account the benefit differences and *utilization differences due to differences in cost-sharing.*" As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.
- **Provider network:** All plans offered use the PPO network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
 1. Administrative Expense (G&A)
 2. Broker Commissions & Fees
 3. Contribution to Reserve (Post-Tax)
 4. State Premium Tax
 5. Federal Income Tax (FIT)
 6. Risk Adjustment User Fee
 7. Patient-Centered Outcomes Research Institute Fee (PCORI)
 8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

4.4.5 Calibration

Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found in Exhibit 13.

Geographic Factor Calibration

We have elected not to rate for geographic region.

Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 86.7% for the Small Group market and 87.4% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

4.6 Plan Product Information

4.6.1 AV Metal Values

The majority of our 2024 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 83% of the designated services are rendered in higher cost-share setting and the remaining 17% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification.

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the "Actuarial Memorandum" section of the Supporting Documentation tab of the SERFF filing.

4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/2023 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

Also, Section III on Worksheet 2 of the URRT is out of balance with worksheet 1. This is because Worksheet 1 is based on the combined Individual/Small Group experience per the DC HBX Carrier Manual, while Worksheet 2 includes only the Small Group plans. Therefore, because of Individual being included at the pool level but not on the plan level, there is a large difference between the 2 worksheets.

4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

4.7 Miscellaneous Instructions

4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

4.7.2 Reliance

We do not have any reliance to state.

4.7.3 Actuarial Certification

Included in the Memorandum.

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)**

**Rate Filing # 2706
D.C. Small Group Products
Rate Filing Effective 1/1/2024**

Actuarial Memorandum

Group Hospitalization & Medical Services Inc.
(NAIC # 53007)

H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)

D.C. Small Group Products

Rate Filing Effective 1/1/2024

Actuarial Certification

I, Gregory Sucher, am a(n) Actuary with CareFirst GHMSI doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
3. Consistent with 45 CFR § 156.135, the 2024 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

Gregory Sucher Digitally signed by Gregory Sucher
Date: 2023.05.01 10:26:11 -04'00'

Gregory Sucher, FSA, MAAA
Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-720
10455 Mill Run Circle
Owings Mills, MD 21117

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Exhibit 1 - Market Adjusted Index Rate Summary

	2024	Exhibit
(1) Base Period Total Allowed	\$ 754.28	2
(2) Base Period Non-EHB PMPM	\$ 0.28	2
(3) Experience Period Index Rate	\$ 754.00	
(4) Change in Morbidity	1.0021	4
(5) Additional Population Adjustment	1.0000	
(6) Induced Demand	0.9969	5
(7) Projection Period Utilization and Network Adjustment	1.0000	
(8) Demographic Adjustment	1.0058	6
(9) Area Adjustment	1.0000	
(10) Additional "Other" Adjustments	0.9989	7
(11) Annualized Trend	7.8%	8
(12) Months of Trend	24.0	
(13) Unit cost & Utilization/1,000 Trend Factor	1.1621	
(14) Projection Period Index Rate	\$ 879.38	
(15) Risk Adjustment Program	0.9101	9
(16) Federal Exchange User Fee	1.0000	
(17) Market Adjusted Index Rate	\$ 800.33	
Without Risk Adjustment	\$ 879.38	

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service
Inpatient Hospital	\$ 41,789,320	\$ 113.71		Admits	88.46	\$ 15,424.74
Outpatient Hospital	\$ 58,704,920	\$ 159.74		Visits	1,524.65	\$ 1,257.24
Professional	\$ 88,194,584	\$ 239.98		Visits	16,802.40	\$ 171.39
Other Medical	\$ 22,056,467	\$ 60.02		Services	2,202.49	\$ 326.99
Capitation	\$ 356,115	\$ 0.97		Benefit Period	1,000	\$ 11.63
Prescription Drug	\$ 66,101,470	\$ 179.86		Prescriptions	10,300.32	\$ 209.54
Total (EHB & Non-EHB)	\$ 277,202,877	\$ 754.28				
EHB Allowed	\$ 277,100,748	\$ 754.00				
Non-EHB Allowed	\$ 102,129	\$ 0.28				
Incurred Net	\$ 250,466,687	\$ 681.53				
Net/Allowed		90.4%				
Experience Period Member Months		367,509				
Experience Period Revenue	\$ 242,665,247					

Exhibit 3 - Non-EHB Adjustment

		2024 On-Exchange	2024 Off-Exchange	
(1)	Blended Index Rate	\$ 900.05	\$ 900.05	
(2)	Non-EHB PMPM	\$ 0.07	\$ 0.07	
(3)	Total	\$ 900.12	\$ 900.12	
(4)	Plan Level Adjustment	1.0001	1.0001	(3)/(1)

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2022 Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	15,724	\$ 237.89
Silver	55,008	\$ 359.11
Gold	129,284	\$ 427.35
Platinum	167,451	\$ 463.60
Subtotal	367,467	\$ 425.55

Current Year YTD

Existing				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,401	\$ 251.75	1.000	\$ 251.75
Silver	7,501	\$ 361.27	1.000	\$ 361.27
Gold	17,531	\$ 438.67	1.000	\$ 438.67
Platinum	23,460	\$ 462.93	1.000	\$ 462.93
Subtotal	50,893	\$ 429.63	1.000	\$ 429.63

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	239	\$ 251.75	1.000	\$ 251.75
Silver	1,071	\$ 361.27	1.000	\$ 361.27
Gold	2,531	\$ 438.67	1.000	\$ 438.67
Platinum	3,366	\$ 462.93	1.000	\$ 462.93
Subtotal	7,207	\$ 432.30	1.000	\$ 432.30

Transfer				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	120	\$ 215.24	1.000	\$ 215.24
Silver	318	\$ 225.39	1.000	\$ 225.39
Gold	770	\$ 436.80	1.000	\$ 436.80
Platinum	602	\$ 412.23	1.000	\$ 412.23
Subtotal	1,810	\$ 376.80	1.000	\$ 376.80

Total				
Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	2,760	\$ 250.16	1.000	\$ 250.16
Silver	8,890	\$ 356.41	1.000	\$ 356.41
Gold	20,832	\$ 438.60	1.000	\$ 438.60
Platinum	27,428	\$ 461.82	1.000	\$ 461.82
Subtotal	59,910	\$ 428.35	1.000	\$ 428.35

Remainder of Current Year

Existing		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	10,445	\$ 251.75
Silver	35,334	\$ 361.27
Gold	82,055	\$ 438.67
Platinum	112,266	\$ 462.93
Subtotal	240,100	\$ 430.49

New		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	2,638	\$ 251.75
Silver	7,183	\$ 361.27
Gold	18,805	\$ 438.67
Platinum	20,891	\$ 462.93
Subtotal	49,517	\$ 427.72

Transfer		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	1,022	\$ 215.24
Silver	1,833	\$ 225.39
Gold	4,005	\$ 436.80
Platinum	3,401	\$ 412.23
Subtotal	10,261	\$ 368.82

Total		
Metal Level	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	14,105	\$ 249.11
Silver	44,350	\$ 355.66
Gold	104,865	\$ 438.60
Platinum	136,558	\$ 461.67
Subtotal	299,878	\$ 427.93

Total Current Year

Total	Member Months	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	16,865	\$ 249.28
Silver	53,240	\$ 355.78
Gold	125,697	\$ 438.60
Platinum	163,986	\$ 461.69
Subtotal	359,788	\$ 428.00

Rating Year

Existing				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	13,731	\$ 249.28	1.000	\$ 249.28
Silver	43,005	\$ 355.78	1.000	\$ 355.78
Gold	102,191	\$ 438.60	1.000	\$ 438.60
Platinum	132,204	\$ 461.69	1.000	\$ 461.69
Subtotal	291,131	\$ 427.92	1.000	\$ 427.92

New				
Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,439	\$ 249.28	1.000	\$ 249.28
Silver	7,674	\$ 355.78	1.000	\$ 355.78
Gold	19,126	\$ 438.60	1.000	\$ 438.60
Platinum	23,994	\$ 461.69	1.000	\$ 461.69
Subtotal	53,233	\$ 428.40	1.000	\$ 428.40

Transfer				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	910	\$ 215.24	1.000	\$ 215.24
Silver	1,621	\$ 225.39	1.000	\$ 225.39
Gold	3,672	\$ 436.80	1.000	\$ 436.80
Platinum	4,468	\$ 412.23	1.000	\$ 412.23
Subtotal	10,671	\$ 375.51	1.000	\$ 375.51

Total				
Metal Level	Member Months	2023 Normalized Allowed PMPM	Morbidity Adjustment	2024 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	17,080	\$ 247.47	1.000	\$ 247.47
Silver	52,300	\$ 351.74	1.000	\$ 351.74
Gold	124,989	\$ 438.55	1.000	\$ 438.55
Platinum	160,666	\$ 460.32	1.000	\$ 460.32
Subtotal	355,035	\$ 426.42	1.000	\$ 426.42

Year	Adjusted Normalized PMPM	Year over Year Change
2022	\$ 425.55	n/a
2023	\$ 428.00	0.6%
2024	\$ 426.42	-0.4%

Morbidity Adjustment Change	0.2%
Morbidity Adjustment Factor	1.0021

Exhibit 5 - Induced Utilization Adjustment Factor

Year	Actuarial Value	Induced Demand Factor	
(1) 2022	87.98%	1.1359	
(2) Projected 2024	87.48%	1.1324	
(3) Adjustment*		0.9969	(2)/(1)

***Applied to all service categories except capitations**

Exhibit 6 - Demographic Adjustment

	Period	Cohort	Demo Factor*	Weight	Average Age**
(1)	Base Period	All	1.7083	100.0%	35.0
(2)	Rating Period	Existing	1.7683	82.0%	
		New	1.4625	15.0%	
		Transfer	1.6244	3.0%	
(3)	Rating Period	All	1.7181	100.0%	35.2
(4)	Demographic Adjustment***	All	1.0058		

(3) / (1)

***Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

****Average ages are member weighted**

*****Applied to all service categories except capitations**

Exhibit 7 - Factors for Additional "Other" Adjustments

Capitation adjustment			
(1) Experience Period Capitations PMPM (EHBs only)	\$	0.75	
(2) Projection Period Capitations PMPM (EHBs only)	\$	0.64	
(3) Adjustment to Capitation Category		0.8516	(2)/(1)
Drug Rebates adjustment			
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$	226.77	
(5) Morbidity		1.0021	Exhibit 4
(6) Induced Demand		0.9969	Exhibit 5
(7) Demographics		1.0058	Exhibit 6
(8) Rx Trend (Force of Trend)		1.1606	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$	264.42	(4)*(5)*(6)*(7)*(8)
(10) Target Projection Period Rx Rebates PMPM	\$	55.54	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$	208.88	(9)-(10)
(12) Experience Period Rx Rebates PMPM	\$	46.90	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$	179.86	(4)-(12)
(14) Morbidity		1.0021	Exhibit 4
(15) Induced Demand		0.9969	Exhibit 5
(16) Demographics		1.0058	Exhibit 6
(17) Rx Trend (Force of Trend)		1.1606	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$	209.73	(13)*(14)*(15)*(16)*(17)
(19) Adjustment to Drug Category		0.9959	(11)/(18)

	PMPM	Adjustment	
Inpatient Hospital	\$ 136.80	1.0000	
Outpatient Hospital	\$ 188.13	1.0000	
Professional	\$ 272.52	1.0000	
Other Medical	\$ 72.41	1.0000	
Capitation	\$ 0.75	0.8516	(3)
Prescription Drug	\$ 209.73	0.9959	(19)
Total	\$ 880.34	0.9989	

PMPM weights are set equal to projected PMPM without "other" adj.

Exhibit 8 - Annual Trend Assumptions

	2022				Trended
	EHB PMPM	Weight	Utilization/1,000	Unit Cost	Composite
Inpatient Hospital	\$ 113.71	15.1%	1.0813	1.0120	1.1974
Outpatient Hospital	\$ 159.73	21.2%	1.0553	1.0260	1.1723
Professional	\$ 239.94	31.8%	1.0343	1.0280	1.1305
Other Medical	\$ 60.01	8.0%	1.0723	1.0220	1.2010
Capitation	\$ 0.75	0.1%	1.0000	1.0000	1.0000
Prescription Drug	\$ 179.86	23.9%	1.0173	1.0590	1.1606
Total	\$ 754.00	100.0%			1.0780
Proposed Trend					1.0780

Exhibit 9 - Risk Adjustment

Statewide 2022

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2022
Small Group	1,033,231		1.109	1.034	1.000	1.095	0.814	1.225	0.925			\$ 479.69

CFI & Competition 2022

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	823,120	79.7%	1.125	1.038	1.000	1.093	0.810	1.241	0.923		
Competition Non-Catastrophic	210,112	20.3%	1.047	1.019	1.000	1.102	0.828	-	-		

2022

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic											
Bronze	-	0.0%	-	-	-	1.000	0.600	-	-	\$0	\$0.00
Silver	33,699	12.3%	0.968	1.060	1.000	1.030	0.700	0.997	0.764	-\$202,413	-\$6.01
Gold	98,662	35.9%	1.145	1.007	1.000	1.080	0.800	1.237	0.870	\$3,303,207	\$33.48
Platinum	142,257	51.8%	1.461	1.049	1.000	1.150	0.900	1.680	1.086	\$13,525,268	\$95.08
Total	274,618	100.0%	1.287	1.035	1.000	1.110	0.840	1.437	0.969	\$16,626,062	\$60.54

Statewide 2024

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2024
Small Group	1,115,571		1.039	1.024	1.000	1.094	0.813	1.147	0.915			\$ 580.96

CFI & Competition 2024

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	892,457	80.0%	1.053	1.028	1.000	1.092	0.809	1.161	0.913		
Competition Non-Catastrophic	223,114	20.0%	0.980	1.009	1.000	1.102	0.828	-	-		

2024

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Bronze	76	0.0%	0.528	1.026	1.000	1.000	0.600	0.528	0.615	-\$9,371	-\$123.31
Silver	33,826	12.6%	0.878	1.053	1.000	1.030	0.700	0.905	0.759	-\$807,959	-\$23.89
Gold	95,158	35.4%	1.084	1.003	1.000	1.080	0.800	1.171	0.866	\$4,107,504	\$43.17
Platinum	140,119	52.1%	1.375	1.036	1.000	1.150	0.900	1.581	1.073	\$16,807,183	\$119.95
Total	269,179	100.0%	1.209	1.027	1.000	1.110	0.839	1.351	0.960	\$20,097,357	\$74.66

Adjustment Factor applied to Market Adjusted Index Rate

Projected Index Rate (Avg. 1Q-4Q)	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee (Allowed basis)	Adjustment Factor*
\$900.05	\$81.14	\$0.23	0.9101

Estimated HCRP Receivable	Estimated HCRP Charge	HCRP Net Charge PMPM
\$374,000	\$678,000	-\$1.13

*Adjustment Factor = (\$900.05 - \$81.14 + \$0.23) / \$900.05

Exhibit 10A - Desired Incurred Claims Ratio

	1Q 2024		2Q 2024		3Q 2024		4Q 2024	
	PMPM	% of Revenue						
Allowed Claims	\$ 887.02		\$ 903.87		\$ 921.05		\$ 938.56	
Paid/Allowed Ratio	89.8%		89.8%		89.8%		89.8%	
Paid Claims & Capitations	\$ 796.90		\$ 812.04		\$ 827.48		\$ 843.21	
Risk Adjustment Transfer & HCRP (Paid Basis)	\$ 73.53		\$ 73.53		\$ 73.53		\$ 73.53	
Paid Claims & Capitations (Post-3Rs)	\$ 723.37	84.0%	\$ 738.51	84.0%	\$ 753.94	84.1%	\$ 769.68	84.2%
Administrative Expense	\$61.40	7.1%	\$62.39	7.1%	\$63.08	7.0%	\$63.97	7.0%
Broker Commissions & Fee	\$17.07	2.0%	\$17.18	2.0%	\$17.25	1.9%	\$17.35	1.9%
Contribution to Reserve (Post-Tax)	\$ 29.29	3.4%	\$ 29.89	3.4%	\$ 30.48	3.4%	\$ 31.09	3.4%
Investment Income Credit	\$ (0.86)	-0.1%	\$ (0.88)	-0.1%	\$ (0.90)	-0.1%	\$ (0.91)	-0.1%
Risk Charge	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
<u>Non-ACA Taxes & Fees</u>								
State Premium Tax	\$ 17.23	2.0%	\$ 17.58	2.0%	\$ 17.93	2.0%	\$ 18.29	2.0%
State Assessment Fee	\$ 0.86	0.1%	\$ 0.88	0.1%	\$ 0.90	0.1%	\$ 0.91	0.1%
Reinsurance Program Fee	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
State Income Tax	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Federal Income Tax	\$ 5.17	0.6%	\$ 5.27	0.6%	\$ 5.38	0.6%	\$ 5.49	0.6%
<u>ACA Taxes & Fees</u>								
Health Insurer Tax	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.21	0.0%	\$ 0.21	0.0%	\$ 0.21	0.0%	\$ 0.21	0.0%
Exchange Assessment Fee	\$ 6.89	0.8%	\$ 7.03	0.8%	\$ 7.17	0.8%	\$ 7.31	0.8%
Federal Exchange User Fee	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%	\$ -	0.0%
PCORI Tax	\$ 0.28	0.0%	\$ 0.28	0.0%	\$ 0.28	0.0%	\$ 0.29	0.0%
BlueRewards/Incentive Program	\$ 0.68	0.1%	\$ 0.68	0.1%	\$ 0.68	0.1%	\$ 0.68	0.1%
Total Revenue	\$ 861.59	100.0%	\$ 879.02	100.0%	\$ 896.40	100.0%	\$ 914.34	100.0%
Plan Level Admin Load Adjustment	1.1907		1.1899		1.1886		1.1876	
Projected Member Months	83,887		37,809		47,799		99,684	
Average Members	6,991		3,151		3,983		8,307	
% Total 2024	31.2%		14.0%		17.8%		37.0%	

Exhibit 10B - Federal MLR

	Total 2024
	PMPM / %
<u>Traditional MLR Development</u>	
Paid Claims & Capitations (Post-3Rs) \$	748.08
Total Revenue \$	889.75
<hr/>	
Traditional MLR (i.e. DICR)	84.1%
<u>Federal MLR Development</u>	
Numerator Adjustments	
BlueRewards/Incentive Program \$	0.68
Quality Improvement Expenses \$	3.41
Removal of non-care costs under MLR guidelines \$	(7.84)
Denominator Adjustments	
Non-ACA Taxes & Fees \$	24.02
ACA Taxes & Fees \$	7.61
Federal MLR Numerator \$	744.32
Federal MLR Denominator \$	858.12
<hr/>	
Federal MLR	86.7%
Projected Member Months	269,179

Exhibit 10B - Federal MLR (Combined SG & Individual)

	Total 2024	
	PMPM / %	
<u>Traditional MLR Development</u>		
Paid Claims & Capitations (Post-3Rs)	\$	726.05
Total Revenue	\$	857.77
Traditional MLR (i.e. DICR)		84.6%
<u>Federal MLR Development</u>		
Numerator Adjustments		
BlueRewards/Incentive Program	\$	0.59
Quality Improvement Expenses	\$	3.16
Removal of non-care costs under MLR guidelines	\$	(6.37)
Denominator Adjustments		
Non-ACA Taxes & Fees	\$	22.61
ACA Taxes & Fees	\$	7.35
Federal MLR Numerator	\$	723.42
Federal MLR Denominator	\$	827.81
Federal MLR		87.4%
Projected Member Months		
		355,035

Exhibit 11 - Plan Adjusted Index Rates

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Capped Dependents	Admin	Plan Adjusted Index Rate
78079DC0220020	BluePreferred PPO Gold 1000 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8636	1.0000	0.9812	1.0001	1.0000	1.1907	\$807.62
78079DC0220021	BluePreferred PPO Gold 800 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8695	1.0000	0.9812	1.0001	1.0000	1.1907	\$813.15
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7982	1.0000	0.9358	1.0001	1.0000	1.1907	\$711.89
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7860	1.0000	0.9358	1.0001	1.0000	1.1907	\$700.97
78079DC0220024	BluePreferred PPO Platinum 0 Ded	PPO	PLATINUM	On	Regional Preferred (RPN)	\$800.33	0.9514	1.0000	1.0448	1.0001	1.0000	1.1907	\$947.42
78079DC0220025	BluePreferred PPO Platinum 500 Ded	PPO	PLATINUM	On	Regional Preferred (RPN)	\$800.33	0.9271	1.0000	1.0448	1.0001	1.0000	1.1907	\$923.15
78079DC0220026	BluePreferred PPO Silver 1900 Ded	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7632	1.0000	0.9358	1.0001	1.0000	1.1907	\$680.65
78079DC0220031	BluePreferred PPO Gold 1500 Ded	PPO	GOLD	On	Regional Preferred (RPN)	\$800.33	0.8512	1.0000	0.9812	1.0001	1.0000	1.1907	\$795.99
78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	PPO	SILVER	On	Regional Preferred (RPN)	\$800.33	0.7987	1.0000	0.9358	1.0001	1.0000	1.1907	\$712.30
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	PPO	\$800.33	0.6914	1.0000	0.9085	1.0001	1.0000	1.1907	\$598.70
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	PPO	\$800.33	0.7039	1.0000	0.9085	1.0001	1.0000	1.1907	\$609.48
78079DC0220038	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	PPO	\$800.33	0.9025	1.0000	0.9812	1.0001	1.0000	1.1907	\$843.98
78079DC0220039	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	PPO	\$800.33	0.9606	1.0000	1.0448	1.0001	1.0000	1.1907	\$956.54
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	PPO	\$800.33	0.7683	1.0000	0.9358	1.0001	1.0000	1.1907	\$685.17

Exhibit 12 - AV Values

HIOS Plan ID	HIOS Plan Name	HHS AV
78079DC0220020	BluePreferred PPO Gold 1000 Ded	0.808
78079DC0220021	BluePreferred PPO Gold 800 Ded	0.808
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	0.717
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	0.720
78079DC0220024	BluePreferred PPO Platinum 0 Ded	0.910
78079DC0220025	BluePreferred PPO Platinum 500 Ded	0.904
78079DC0220026	BluePreferred PPO Silver 1900 Ded	0.718
78079DC0220031	BluePreferred PPO Gold 1500 Ded	0.809
78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	0.720
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	0.649
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	0.645
78079DC0220038	BluePreferred PPO Standard Gold \$500	0.819
78079DC0220039	BluePreferred PPO Standard Platinum \$0	0.904
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	0.702

Exhibit 13 - Age Calibration

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.1001	82.0%	
		New	0.9513	15.0%	
		Transfer	1.0325	3.0%	
(2)	Rating Period	All	1.0757	100.0%	42.6
(3)	Nearest Rounded	All	1.0940		43.0
(4)	Calibration***	All	1.0170		

(3)/(2)

Premium Rate Demonstration		
	HIOS Plan Name	BluePreferred PPO Gold 1000 Ded
(5)	Plan Adjusted Index Rate	\$821.34
(6)	Calibration	1.0170
(7)	Calibrated Rate	\$835.29
(8)	Age 40 Factor/Rounded Avg Age Factor = (0.975/1.094)	0.8912
(9)	Age 40 Premium Rate	\$744.43

(4)

(5)*(6)

(7)*(8)

*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.

**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.

***Applied uniformly to all plans

Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Exhibit 15 - Induced Utilization Factors

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average*
HSA/HRA	38,502	1.0000	1.0000
Non-CDH	316,533	1.0000	1.0000
	355,035	1.0000	

Metal Level	Projected Member Months	Relative to Bronze	Relative to Average*
Catastrophic	0	1.0000	0.9085
Bronze	17,080	1.0000	0.9085
Silver	51,729	1.0300	0.9358
Gold	124,989	1.0800	0.9812
Platinum	161,237	1.1500	1.0448
Total	355,035	1.1007	

***Factors are applied as plan level adjustments**

Appendix - Experience Period to Rating Period Plan Mappings

Exp. Period				Current Period		Rating Period	
2021 Base HIOS Plan ID	2021 HIOS Plan Name	2022 Base HIOS Plan ID	2022 HIOS Plan Name	2023 Base HIOS Plan ID	2023 HIOS Plan Name	2024 Base HIOS Plan ID	2024 HIOS Plan Name
78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000	78079DC0220020	BluePreferred PPO Gold 1000 Ded
78079DC0220021	BluePreferred PPO Gold 500	78079DC0220021	BluePreferred PPO Gold 500	78079DC0220021	BluePreferred PPO Gold 800	78079DC0220021	BluePreferred PPO Gold 800 Ded
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1500	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1500	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1600	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0	78079DC0220024	BluePreferred PPO Platinum 0 Ded
78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500	78079DC0220025	BluePreferred PPO Platinum 500 Ded
78079DC0220026	BluePreferred PPO Silver 1500	78079DC0220026	BluePreferred PPO Silver 1500	78079DC0220026	BluePreferred PPO Silver 1900	78079DC0220026	BluePreferred PPO Silver 1900 Ded
78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500	78079DC0220031	BluePreferred PPO Gold 1500 Ded
78079DC0220032	BluePreferred PPO 1000 90%/70%	78079DC0220032	BluePreferred PPO 1000 90%/70%	78079DC0220032	BluePreferred PPO Gold 1100 90%/70%	78079DC0220020	BluePreferred PPO Gold 1000 Ded
78079DC0220033	BluePreferred PPO HSA/HRA 2400 80%/60%	78079DC0220033	BluePreferred PPO HSA/HRA 2400 80%/60%	78079DC0220033	BluePreferred PPO HSA/HRA Silver 2750 80%/60%	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
78079DC0220034	BluePreferred PPO Silver 1500 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1500 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1600 BlueFund HSA	78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA
78079DC0220035	BluePreferred PPO HSA/HRA Silver 2100 70	78079DC0220035	BluePreferred PPO HSA/HRA Silver 2100 70	78079DC0220035	BluePreferred PPO HSA/HRA Silver 2400 70	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded
				78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350 Ded
				78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	78079DC0220037	BluePreferred PPO Standard Bronze \$7,500 Ded
				78079DC0220038	BluePreferred PPO Standard Gold \$500	78079DC0220038	BluePreferred PPO Standard Gold \$500 Ded
				78079DC0220039	BluePreferred PPO Standard Platinum \$0	78079DC0220039	BluePreferred PPO Standard Platinum \$0 Ded
				78079DC0220040	BluePreferred PPO Standard Silver \$4,850	78079DC0220040	BluePreferred PPO Standard Silver \$4,850 Ded

Appendix - Annual Rate Change Based on Mapping

Bronze	Bronze Members/Avg Renewal	6	6	11.7%
Silver	Silver Members/Avg Renewal	2,831	2,813	11.0%
Gold	Gold Members/Avg Renewal	7,909	7,964	9.9%
Platinum	Platinum Members/Avg Renewal	11,764	11,681	9.0%
	All Members/Avg Renewal	22,510	22,464	9.5%
	Minimum Renewal			8.9%
	Maximum Renewal			16.9%

2023 HIOS Plan ID	2023 HIOS Plan Name	2023 Metal Level	2023 Marketplace Indicator	2024 HIOS Plan ID	2024 HIOS Plan Name	2024 Metal Level	2024 Marketplace Indicator	Current Month Member Count	Projected 2023 EOY Members	1Q2023 Base Rate	1Q2024 Base Rate	Annual Rate Change
78079DC0220020	BluePreferred PPO Gold 1000	GOLD	On	78079DC0220020	BluePreferred PPO Gold 1000 Ded	GOLD	On	1,598.00	1,603	\$682.46	\$750.76	10.0%
78079DC0220021	BluePreferred PPO Gold 800	GOLD	On	78079DC0220021	BluePreferred PPO Gold 800 Ded	GOLD	On	3,878.00	3,894	\$687.33	\$755.91	10.0%
78079DC0220022	BluePreferred PPO HSA/HRA Silver 1600	SILVER	On	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1800 Ded	SILVER	On	729.00	722	\$598.16	\$661.78	10.6%
78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	535.00	530	\$590.16	\$651.63	10.4%
78079DC0220024	BluePreferred PPO Platinum 0	PLATINUM	On	78079DC0220024	BluePreferred PPO Platinum 0 Ded	PLATINUM	On	8,249.00	8,189	\$809.05	\$880.72	8.9%
78079DC0220025	BluePreferred PPO Platinum 500	PLATINUM	On	78079DC0220025	BluePreferred PPO Platinum 500 Ded	PLATINUM	On	3,483.00	3,458	\$785.07	\$858.17	9.3%
78079DC0220026	BluePreferred PPO Silver 1900	SILVER	On	78079DC0220026	BluePreferred PPO Silver 1900 Ded	SILVER	On	843.00	844	\$569.00	\$632.74	11.2%
78079DC0220031	BluePreferred PPO Gold 1500	GOLD	On	78079DC0220031	BluePreferred PPO Gold 1500 Ded	GOLD	On	1,927.00	1,925	\$677.76	\$739.96	9.2%
78079DC0220032	BluePreferred PPO Gold 1100 90%/70%	GOLD	On	78079DC0220020	BluePreferred PPO Gold 1000 Ded	GOLD	On	198.00	199	\$658.86	\$750.76	13.9%
78079DC0220033	BluePreferred PPO HSA/HRA Silver 2750 80%/60%	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	81.00	77	\$558.40	\$651.63	16.7%
78079DC0220034	BluePreferred PPO Silver 1600 BlueFund HSA	SILVER	On	78079DC0220034	BluePreferred PPO Silver 1800 Ded BlueFund HSA	SILVER	On	605.00	598	\$598.51	\$662.15	10.6%
78079DC0220035	BluePreferred PPO HSA/HRA Silver 2400 70	SILVER	On	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2250 Ded	SILVER	On	19.00	20	\$557.43	\$651.63	16.9%
78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	4.00	4	\$499.70	\$556.56	11.4%
78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	2.00	2	\$504.85	\$566.57	12.2%
78079DC0220038	BluePreferred PPO Standard Gold \$500	GOLD	On	78079DC0220038	BluePreferred PPO Standard Gold \$500	GOLD	On	308.00	343	\$704.89	\$784.57	11.3%
78079DC0220039	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	78079DC0220039	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	32.00	34	\$808.40	\$889.20	10.0%
78079DC0220040	BluePreferred PPO Standard Silver \$4,850	SILVER	On	78079DC0220040	BluePreferred PPO Standard Silver \$4,850	SILVER	On	19.00	22	\$568.08	\$636.94	12.1%

Appendix - Quarterly Rate Change Adjustment Factors

Quarter	(1)	(2)	(3) = (1 + (1))*(1 + (2)) -1
	Market Adj. Index Rate	Admin Load Factor	Plan Adjusted Index Rates
2Q24	1.9%	-0.1%	1.8%
3Q24	1.9%	-0.1%	1.8%
4Q24	1.9%	-0.1%	1.8%

The changes above are relative to the preceding quarter and no other changes factor into the 2Q, 3Q and 4Q rates.

Appendix - Maximum Rate Renewal

	2023	2024	% Change
Base Rate	\$557.43	\$651.63	16.9%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
Total	\$364.56	\$473.74	29.9%

	BluePreferred PPO HSA/HRA Silver	BluePreferred PPO HSA/HRA Silver
Base Rate/Product(s)	2400 70	2250 Ded
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

*we did not geo rate

**we did not tobacco rate

Form Numbers Associated With This Filing:

This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows: CFBC-133651484

ON-Exchange

BluePreferred PPO

DC/CF/SHOP/GC (R 1/19)
 DC/CF/SHOP/PPO/EOC (R. 1/23)
 DC/GHMSI/DOL APPEAL (R. 1/22)
 DC/CF/SHOP/PPO/DOCS (R. 1/23)
 DC/CF/BP PPO BF HSA/SIL 1800 Ded (1/24)
 DC/CF/BP PPO CDH/SIL 1800 Ded (1/24)
 DC/CF/BP PPO CDH/SIL 2250 Ded (1/24)
 DC/CF/BP PPO/GOLD 800 Ded (1/24)
 DC/CF/BP PPO/GOLD 1000 Ded (1/24)
 DC/CF/BP PPO/GOLD 1500 Ded (1/24)
 DC/CF/BP PPO/PLAT 0 Ded (1/24)
 DC/CF/BP PPO/PLAT 500 Ded (1/24)
 DC/CF/BP PPO/SIL 1900 Ded (1/24)
 DC/CF/BP PPO HSA STD/BRZ 6350 (1/24)
 DC/CF/BP PPO STD/BRZ 7500 (1/24)
 DC/CF/BP PPO STD/GOLD 500 (1/24)
 DC/CF/BP PPO STD/PLAT 0 (1/24)
 DC/CF/BP PPO STD/SIL 4850 (1/24)
 DC/CF/BLCRD (R. 6/18)
 DC/CF/MEM/BLCRD (R. 6/18)
 DC/CF/ANCILLARY AMEND (10/12)
 DC/CF/NO SURP ACT/AMEND (R. 1/23)
 DC/CF/2024 GC AMEND (1/24)
 DC/CF/SHOP/PPO/2024 AMEND (1/24)
 DC/CF/SG/AUTH AMEND/PPO (R. 1/24)
 DC/CF/PT PROTECT (9/10)
 DC GHMSI – HEALTH GUARANTY 5/21
 DC/CF/SG/INCENT (R. 1/23)
 DC/CF/SHOP/ELIG (R. 1/21)

BluePreferred PPO Standard Plans

DC/CF/EXC/BP/IEA (R. 1/23)
 DC/GHMSI/DOL APPEAL (R. 1/22)
 DC/CF/BP/EXC/DOCS (R. 1/23)
 DC/CF/EXC/BP HSA/GOLD 1600 (1/24)
 DC/CF/EXC/BP HSA STD/BRZ 6350 (1/24)
 DC/CF/EXC/BP STD/BRZ 7500 (1/24)
 DC/CF/EXC/BP STD/GOLD 500 (1/24)
 DC/CF/EXC/BP STD/NATAMER SOB (1/24)
 DC/CF/EXC/BP STD/PLAT 0 (1/24)
 DC/CF/EXC/BP STD/SIL 4850 (1/24)
 DC/CF/EXC/BP STD/SIL 4850 A (1/24)
 DC/CF/EXC/BP STD/SIL 4850 B (1/24)
 DC/CF/EXC/BP STD/SIL 4850 C (1/24)
 DC/CF/EXC/NATAMER (1/14)
 DC/CF/MEM/BLCRD (R. 6/18)
 DC/CF/ANCILLARY AMEND (10/12)
 DC/CF/NO SURP ACT/AMEND (R. 1/23)
 DC/CF/CD/AUTH AMEND PPO (R. 1/24)
 DC/CF/EXC/2024 AMEND (1/24)
 DC GHMSI – HEALTH GUARANTY 5/21
 DC/CF/PT PROTECT (9/10)
 DC/CF/CD/BP/INCENT (1/23)

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Inpatient Hospital	\$3,131,816	\$2,986,830	\$3,131,816	\$2,986,830	\$0	Admits	199
202002	29,562	Inpatient Hospital	\$2,360,385	\$2,261,958	\$2,360,353	\$2,261,928	\$0	Admits	177
202003	29,513	Inpatient Hospital	\$2,782,400	\$2,696,531	\$2,782,400	\$2,696,531	\$0	Admits	160
202004	29,586	Inpatient Hospital	\$2,315,586	\$2,282,662	\$2,315,573	\$2,282,650	\$0	Admits	112
202005	29,746	Inpatient Hospital	\$2,371,352	\$2,340,453	\$2,371,345	\$2,340,446	\$0	Admits	128
202006	29,677	Inpatient Hospital	\$4,537,456	\$4,450,360	\$4,537,436	\$4,450,341	\$0	Admits	195
202007	29,667	Inpatient Hospital	\$3,664,360	\$3,615,153	\$3,664,330	\$3,615,123	\$0	Admits	177
202008	29,834	Inpatient Hospital	\$3,208,796	\$3,132,565	\$3,204,925	\$3,128,805	\$0	Admits	237
202009	29,958	Inpatient Hospital	\$3,418,811	\$3,346,087	\$3,418,069	\$3,345,364	\$0	Admits	141
202010	30,010	Inpatient Hospital	\$2,906,155	\$2,833,027	\$2,896,558	\$2,823,730	\$0	Admits	144
202011	29,869	Inpatient Hospital	\$2,698,132	\$2,612,895	\$2,695,159	\$2,610,073	\$0	Admits	149
202012	29,594	Inpatient Hospital	\$3,512,958	\$3,459,963	\$3,512,380	\$3,459,396	\$0	Admits	135
202101	29,314	Inpatient Hospital	\$3,924,958	\$3,772,484	\$3,924,246	\$3,771,808	\$0	Admits	171
202102	29,217	Inpatient Hospital	\$3,020,284	\$2,963,725	\$3,019,364	\$2,962,826	\$0	Admits	129
202103	29,335	Inpatient Hospital	\$4,187,333	\$4,081,453	\$4,184,131	\$4,078,344	\$0	Admits	206
202104	29,416	Inpatient Hospital	\$2,792,382	\$2,691,034	\$2,790,554	\$2,689,290	\$0	Admits	178
202105	29,589	Inpatient Hospital	\$4,171,009	\$4,060,427	\$4,168,100	\$4,057,633	\$0	Admits	227
202106	29,821	Inpatient Hospital	\$2,391,572	\$2,331,789	\$2,388,789	\$2,329,087	\$0	Admits	193
202107	29,838	Inpatient Hospital	\$3,893,861	\$3,813,291	\$3,884,541	\$3,804,172	\$0	Admits	220
202108	30,142	Inpatient Hospital	\$3,617,135	\$3,536,538	\$3,609,265	\$3,528,883	\$0	Admits	183
202109	30,419	Inpatient Hospital	\$3,696,886	\$3,594,326	\$3,687,719	\$3,585,471	\$0	Admits	337
202110	30,145	Inpatient Hospital	\$3,891,235	\$3,788,757	\$3,875,426	\$3,773,413	\$0	Admits	292
202111	30,186	Inpatient Hospital	\$2,674,035	\$2,610,932	\$2,659,486	\$2,596,738	\$0	Admits	212
202112	30,156	Inpatient Hospital	\$2,439,816	\$2,341,334	\$2,419,433	\$2,321,860	\$0	Admits	267
202201	30,061	Inpatient Hospital	\$3,254,639	\$3,108,549	\$3,212,998	\$3,069,103	\$0	Admits	204
202202	30,580	Inpatient Hospital	\$2,714,894	\$2,621,582	\$2,687,073	\$2,594,776	\$0	Admits	149
202203	30,432	Inpatient Hospital	\$3,622,572	\$3,526,298	\$3,582,791	\$3,487,765	\$0	Admits	195
202204	30,483	Inpatient Hospital	\$4,211,386	\$4,116,517	\$4,152,934	\$4,059,482	\$0	Admits	229
202205	30,573	Inpatient Hospital	\$3,086,573	\$3,022,933	\$3,036,750	\$2,974,339	\$0	Admits	205
202206	30,704	Inpatient Hospital	\$3,908,472	\$3,798,980	\$3,811,735	\$3,705,364	\$0	Admits	218
202207	30,664	Inpatient Hospital	\$2,806,203	\$2,725,996	\$2,730,394	\$2,652,712	\$0	Admits	160
202208	30,784	Inpatient Hospital	\$3,621,480	\$3,515,049	\$3,504,283	\$3,401,621	\$0	Admits	307
202209	30,785	Inpatient Hospital	\$4,097,668	\$4,009,153	\$3,935,928	\$3,851,259	\$0	Admits	326
202210	30,944	Inpatient Hospital	\$4,208,555	\$4,111,066	\$4,002,488	\$3,910,729	\$0	Admits	221
202211	30,878	Inpatient Hospital	\$3,344,240	\$3,251,766	\$3,071,550	\$2,987,831	\$0	Admits	279
202212	30,621	Inpatient Hospital	\$2,912,636	\$2,792,437	\$2,528,338	\$2,425,005	\$0	Admits	215
202301	29,835	Inpatient Hospital	\$2,102,770	\$1,998,463	\$1,518,157	\$1,447,056	\$0	Admits	147
202302	30,073	Inpatient Hospital	\$381,085	\$342,614	\$103,835	\$93,209	\$0	Admits	39

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Outpatient Hospital	\$4,436,043	\$3,904,156	\$4,436,043	\$3,904,156	\$0	Visits	3,448
202002	29,562	Outpatient Hospital	\$3,720,834	\$3,239,218	\$3,720,782	\$3,239,173	\$0	Visits	3,164
202003	29,513	Outpatient Hospital	\$3,105,713	\$2,734,694	\$3,105,713	\$2,734,694	\$0	Visits	2,453
202004	29,586	Outpatient Hospital	\$1,717,952	\$1,571,763	\$1,717,946	\$1,571,757	\$0	Visits	1,477
202005	29,746	Outpatient Hospital	\$2,797,918	\$2,598,812	\$2,797,911	\$2,598,806	\$0	Visits	2,001
202006	29,677	Outpatient Hospital	\$3,874,818	\$3,569,769	\$3,874,809	\$3,569,760	\$0	Visits	2,737
202007	29,667	Outpatient Hospital	\$3,782,340	\$3,429,005	\$3,782,314	\$3,428,982	\$0	Visits	3,093
202008	29,834	Outpatient Hospital	\$3,745,535	\$3,425,667	\$3,742,153	\$3,422,594	\$0	Visits	3,170
202009	29,958	Outpatient Hospital	\$4,267,424	\$3,917,560	\$4,266,512	\$3,916,727	\$0	Visits	3,274
202010	30,010	Outpatient Hospital	\$4,127,513	\$3,771,745	\$4,117,097	\$3,762,246	\$0	Visits	3,630
202011	29,869	Outpatient Hospital	\$3,883,248	\$3,583,850	\$3,879,179	\$3,580,093	\$0	Visits	3,299
202012	29,594	Outpatient Hospital	\$3,995,751	\$3,630,943	\$3,995,016	\$3,630,272	\$0	Visits	3,371
202101	29,314	Outpatient Hospital	\$3,700,319	\$3,266,889	\$3,699,674	\$3,266,325	\$0	Visits	3,230
202102	29,217	Outpatient Hospital	\$4,350,021	\$3,902,458	\$4,348,803	\$3,901,391	\$0	Visits	3,234
202103	29,335	Outpatient Hospital	\$4,201,904	\$3,767,206	\$4,199,696	\$3,765,241	\$0	Visits	4,222
202104	29,416	Outpatient Hospital	\$4,591,375	\$4,142,870	\$4,588,893	\$4,140,664	\$0	Visits	4,200
202105	29,589	Outpatient Hospital	\$4,115,313	\$3,740,349	\$4,112,453	\$3,737,754	\$0	Visits	3,588
202106	29,821	Outpatient Hospital	\$4,460,365	\$4,041,967	\$4,455,473	\$4,037,566	\$0	Visits	3,516
202107	29,838	Outpatient Hospital	\$4,032,450	\$3,629,156	\$4,024,129	\$3,621,735	\$0	Visits	3,394
202108	30,142	Outpatient Hospital	\$4,451,890	\$4,064,125	\$4,441,545	\$4,054,723	\$0	Visits	3,473
202109	30,419	Outpatient Hospital	\$4,087,875	\$3,725,956	\$4,077,749	\$3,716,734	\$0	Visits	3,531
202110	30,145	Outpatient Hospital	\$4,604,379	\$4,193,657	\$4,586,505	\$4,177,451	\$0	Visits	3,906
202111	30,186	Outpatient Hospital	\$4,433,552	\$4,053,639	\$4,408,253	\$4,030,505	\$0	Visits	3,852
202112	30,156	Outpatient Hospital	\$4,802,804	\$4,392,567	\$4,763,020	\$4,356,185	\$0	Visits	3,950
202201	30,061	Outpatient Hospital	\$4,480,263	\$4,003,922	\$4,427,705	\$3,957,196	\$0	Visits	3,648
202202	30,580	Outpatient Hospital	\$4,736,561	\$4,239,781	\$4,688,425	\$4,196,762	\$0	Visits	3,638
202203	30,432	Outpatient Hospital	\$5,087,567	\$4,543,704	\$5,028,724	\$4,491,323	\$0	Visits	4,087
202204	30,483	Outpatient Hospital	\$4,574,274	\$4,136,765	\$4,512,534	\$4,081,031	\$0	Visits	3,880
202205	30,573	Outpatient Hospital	\$4,414,338	\$3,978,112	\$4,339,762	\$3,911,037	\$0	Visits	3,942
202206	30,704	Outpatient Hospital	\$4,766,192	\$4,362,784	\$4,652,753	\$4,258,489	\$0	Visits	3,942
202207	30,664	Outpatient Hospital	\$4,261,672	\$3,871,220	\$4,148,301	\$3,768,236	\$0	Visits	3,614
202208	30,784	Outpatient Hospital	\$4,788,808	\$4,358,114	\$4,639,450	\$4,222,299	\$0	Visits	4,167
202209	30,785	Outpatient Hospital	\$4,840,409	\$4,400,245	\$4,653,171	\$4,230,440	\$0	Visits	3,754
202210	30,944	Outpatient Hospital	\$5,423,246	\$4,997,091	\$5,142,009	\$4,738,432	\$0	Visits	3,925
202211	30,878	Outpatient Hospital	\$5,632,977	\$5,192,250	\$5,174,894	\$4,770,745	\$0	Visits	4,037
202212	30,621	Outpatient Hospital	\$5,698,613	\$5,225,467	\$4,942,861	\$4,532,607	\$0	Visits	4,061
202301	29,835	Outpatient Hospital	\$6,138,411	\$5,348,640	\$4,351,559	\$3,803,691	\$0	Visits	4,464
202302	30,073	Outpatient Hospital	\$5,231,620	\$4,385,408	\$1,413,238	\$1,192,560	\$0	Visits	4,522

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Professional	\$6,538,998	\$5,091,516	\$6,538,998	\$5,091,516	\$0	Visits	42,005
202002	29,562	Professional	\$5,698,436	\$4,537,040	\$5,698,368	\$4,536,992	\$0	Visits	35,019
202003	29,513	Professional	\$4,755,280	\$3,865,156	\$4,755,280	\$3,865,156	\$0	Visits	30,689
202004	29,586	Professional	\$3,193,025	\$2,735,757	\$3,193,017	\$2,735,751	\$0	Visits	22,757
202005	29,746	Professional	\$4,095,235	\$3,535,048	\$4,095,227	\$3,535,042	\$0	Visits	26,767
202006	29,677	Professional	\$5,458,481	\$4,652,019	\$5,458,473	\$4,652,013	\$0	Visits	34,949
202007	29,667	Professional	\$6,020,742	\$5,143,030	\$6,020,706	\$5,143,000	\$0	Visits	38,317
202008	29,834	Professional	\$5,772,145	\$4,809,496	\$5,767,687	\$4,806,044	\$0	Visits	36,847
202009	29,958	Professional	\$6,694,651	\$5,679,891	\$6,693,347	\$5,678,815	\$0	Visits	41,671
202010	30,010	Professional	\$6,974,155	\$5,911,700	\$6,957,618	\$5,898,509	\$0	Visits	45,840
202011	29,869	Professional	\$6,562,030	\$5,661,018	\$6,555,933	\$5,655,964	\$0	Visits	40,938
202012	29,594	Professional	\$6,767,759	\$5,796,402	\$6,766,591	\$5,795,419	\$0	Visits	42,344
202101	29,314	Professional	\$6,486,621	\$5,304,639	\$6,485,525	\$5,303,773	\$0	Visits	43,213
202102	29,217	Professional	\$6,329,022	\$5,198,827	\$6,327,322	\$5,197,506	\$0	Visits	38,465
202103	29,335	Professional	\$7,489,432	\$6,172,711	\$7,485,661	\$6,169,756	\$0	Visits	47,559
202104	29,416	Professional	\$7,228,368	\$6,020,656	\$7,224,598	\$6,017,625	\$0	Visits	45,698
202105	29,589	Professional	\$6,632,605	\$5,498,302	\$6,628,011	\$5,494,573	\$0	Visits	40,369
202106	29,821	Professional	\$7,028,447	\$5,813,988	\$7,020,767	\$5,807,768	\$0	Visits	41,503
202107	29,838	Professional	\$6,797,350	\$5,691,672	\$6,783,112	\$5,679,951	\$0	Visits	40,959
202108	30,142	Professional	\$7,368,206	\$6,240,778	\$7,351,646	\$6,226,984	\$0	Visits	43,347
202109	30,419	Professional	\$7,491,606	\$6,403,396	\$7,473,648	\$6,388,201	\$0	Visits	46,899
202110	30,145	Professional	\$7,806,906	\$6,633,771	\$7,777,304	\$6,608,854	\$0	Visits	48,898
202111	30,186	Professional	\$7,431,244	\$6,316,759	\$7,389,716	\$6,281,700	\$0	Visits	45,900
202112	30,156	Professional	\$7,614,691	\$6,533,106	\$7,553,679	\$6,481,060	\$0	Visits	46,565
202201	30,061	Professional	\$7,401,049	\$6,077,765	\$7,316,724	\$6,009,767	\$0	Visits	47,227
202202	30,580	Professional	\$6,852,304	\$5,570,368	\$6,783,519	\$5,514,834	\$0	Visits	40,638
202203	30,432	Professional	\$7,780,891	\$6,388,588	\$7,693,743	\$6,318,053	\$0	Visits	45,809
202204	30,483	Professional	\$7,317,111	\$6,116,441	\$7,219,669	\$6,035,807	\$0	Visits	41,931
202205	30,573	Professional	\$7,524,455	\$6,330,031	\$7,402,169	\$6,228,742	\$0	Visits	43,742
202206	30,704	Professional	\$7,420,020	\$6,208,118	\$7,254,514	\$6,071,523	\$0	Visits	42,007
202207	30,664	Professional	\$6,592,002	\$5,563,964	\$6,423,662	\$5,423,543	\$0	Visits	37,675
202208	30,784	Professional	\$7,352,231	\$6,165,926	\$7,124,746	\$5,977,632	\$0	Visits	43,085
202209	30,785	Professional	\$7,368,988	\$6,231,383	\$7,088,575	\$5,996,780	\$0	Visits	43,262
202210	30,944	Professional	\$7,775,071	\$6,595,589	\$7,380,473	\$6,264,962	\$0	Visits	45,537
202211	30,878	Professional	\$7,633,175	\$6,521,508	\$7,022,496	\$6,003,583	\$0	Visits	43,906
202212	30,621	Professional	\$7,177,288	\$6,077,951	\$6,228,868	\$5,276,315	\$0	Visits	39,766
202301	29,835	Professional	\$8,492,089	\$6,838,934	\$6,103,562	\$4,950,846	\$0	Visits	48,433
202302	30,073	Professional	\$10,041,107	\$8,155,142	\$2,727,177	\$2,232,340	\$0	Visits	60,323

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Other Medical	\$1,279,904	\$1,175,631	\$1,279,904	\$1,175,631	\$0	Services	4,072
202002	29,562	Other Medical	\$1,368,061	\$1,270,754	\$1,368,045	\$1,270,739	\$0	Services	3,811
202003	29,513	Other Medical	\$1,210,325	\$1,133,635	\$1,210,325	\$1,133,635	\$0	Services	3,175
202004	29,586	Other Medical	\$1,128,048	\$1,087,171	\$1,128,045	\$1,087,168	\$0	Services	2,372
202005	29,746	Other Medical	\$1,293,283	\$1,231,190	\$1,293,280	\$1,231,188	\$0	Services	2,621
202006	29,677	Other Medical	\$1,313,016	\$1,241,598	\$1,313,013	\$1,241,595	\$0	Services	3,828
202007	29,667	Other Medical	\$1,578,441	\$1,507,939	\$1,578,430	\$1,507,928	\$0	Services	3,970
202008	29,834	Other Medical	\$1,328,102	\$1,257,211	\$1,327,039	\$1,256,208	\$0	Services	4,085
202009	29,958	Other Medical	\$1,254,723	\$1,178,876	\$1,254,464	\$1,178,633	\$0	Services	4,136
202010	30,010	Other Medical	\$1,407,545	\$1,329,545	\$1,403,705	\$1,325,834	\$0	Services	4,000
202011	29,869	Other Medical	\$1,320,935	\$1,253,880	\$1,319,477	\$1,252,483	\$0	Services	3,523
202012	29,594	Other Medical	\$1,321,069	\$1,236,796	\$1,320,831	\$1,236,570	\$0	Services	4,004
202101	29,314	Other Medical	\$1,290,112	\$1,212,990	\$1,289,890	\$1,212,781	\$0	Services	3,533
202102	29,217	Other Medical	\$1,232,686	\$1,151,548	\$1,232,348	\$1,151,230	\$0	Services	3,510
202103	29,335	Other Medical	\$1,477,406	\$1,367,800	\$1,476,578	\$1,367,028	\$0	Services	4,324
202104	29,416	Other Medical	\$1,425,618	\$1,344,872	\$1,424,855	\$1,344,151	\$0	Services	3,805
202105	29,589	Other Medical	\$1,159,626	\$1,076,302	\$1,158,780	\$1,075,510	\$0	Services	3,809
202106	29,821	Other Medical	\$1,294,282	\$1,200,525	\$1,292,816	\$1,199,154	\$0	Services	4,280
202107	29,838	Other Medical	\$1,302,391	\$1,227,866	\$1,299,533	\$1,225,157	\$0	Services	3,674
202108	30,142	Other Medical	\$1,438,344	\$1,343,983	\$1,434,963	\$1,340,811	\$0	Services	4,130
202109	30,419	Other Medical	\$1,440,446	\$1,358,312	\$1,436,893	\$1,354,958	\$0	Services	3,929
202110	30,145	Other Medical	\$1,439,480	\$1,363,966	\$1,434,124	\$1,358,894	\$0	Services	4,152
202111	30,186	Other Medical	\$1,523,060	\$1,456,854	\$1,514,334	\$1,448,492	\$0	Services	4,090
202112	30,156	Other Medical	\$1,583,406	\$1,498,056	\$1,570,563	\$1,485,886	\$0	Services	3,901
202201	30,061	Other Medical	\$1,488,416	\$1,372,385	\$1,471,279	\$1,356,610	\$0	Services	4,479
202202	30,580	Other Medical	\$1,770,024	\$1,650,159	\$1,752,139	\$1,633,512	\$0	Services	4,572
202203	30,432	Other Medical	\$2,098,323	\$1,983,035	\$2,074,505	\$1,960,548	\$0	Services	5,211
202204	30,483	Other Medical	\$1,916,253	\$1,797,617	\$1,889,697	\$1,772,622	\$0	Services	5,299
202205	30,573	Other Medical	\$1,739,485	\$1,625,974	\$1,710,631	\$1,599,028	\$0	Services	5,608
202206	30,704	Other Medical	\$1,885,481	\$1,774,009	\$1,841,356	\$1,732,441	\$0	Services	5,998
202207	30,664	Other Medical	\$1,592,503	\$1,496,945	\$1,551,520	\$1,458,398	\$0	Services	5,242
202208	30,784	Other Medical	\$2,398,866	\$2,276,017	\$2,322,386	\$2,203,230	\$0	Services	6,595
202209	30,785	Other Medical	\$1,987,717	\$1,878,227	\$1,911,420	\$1,806,197	\$0	Services	5,629
202210	30,944	Other Medical	\$1,679,085	\$1,566,516	\$1,589,074	\$1,482,129	\$0	Services	5,932
202211	30,878	Other Medical	\$1,790,859	\$1,681,467	\$1,643,482	\$1,542,861	\$0	Services	6,517
202212	30,621	Other Medical	\$1,709,456	\$1,599,551	\$1,483,255	\$1,387,739	\$0	Services	6,371
202301	29,835	Other Medical	\$2,128,930	\$1,941,132	\$1,504,175	\$1,373,363	\$0	Services	7,301
202302	30,073	Other Medical	\$2,149,571	\$1,983,668	\$570,336	\$525,588	\$0	Services	8,724

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Prescription Drug	\$5,772,726	\$5,236,672	\$5,772,726	\$5,236,672	\$832,965	Scripts	25,799
202002	29,562	Prescription Drug	\$5,541,746	\$5,139,271	\$5,541,746	\$5,139,271	\$819,571	Scripts	23,470
202003	29,513	Prescription Drug	\$7,089,022	\$6,635,733	\$7,089,022	\$6,635,733	\$1,058,338	Scripts	27,283
202004	29,586	Prescription Drug	\$6,156,052	\$5,811,850	\$6,156,052	\$5,811,850	\$1,026,845	Scripts	21,251
202005	29,746	Prescription Drug	\$5,431,584	\$5,128,578	\$5,431,584	\$5,128,578	\$938,754	Scripts	20,840
202006	29,677	Prescription Drug	\$6,785,908	\$6,450,733	\$6,785,908	\$6,450,733	\$1,098,034	Scripts	22,567
202007	29,667	Prescription Drug	\$5,979,499	\$5,655,686	\$5,979,499	\$5,655,686	\$1,047,489	Scripts	22,543
202008	29,834	Prescription Drug	\$6,378,828	\$6,046,856	\$6,378,828	\$6,046,856	\$1,050,233	Scripts	22,321
202009	29,958	Prescription Drug	\$6,322,783	\$6,007,333	\$6,322,783	\$6,007,333	\$1,034,510	Scripts	22,210
202010	30,010	Prescription Drug	\$6,228,589	\$5,877,428	\$6,228,589	\$5,877,428	\$1,131,230	Scripts	22,878
202011	29,869	Prescription Drug	\$5,962,854	\$5,662,765	\$5,962,854	\$5,662,765	\$1,028,343	Scripts	21,629
202012	29,594	Prescription Drug	\$6,259,772	\$5,918,596	\$6,259,772	\$5,918,596	\$1,073,995	Scripts	23,217
202101	29,314	Prescription Drug	\$5,729,161	\$5,288,490	\$5,729,161	\$5,288,490	\$1,031,217	Scripts	21,565
202102	29,217	Prescription Drug	\$5,910,328	\$5,519,056	\$5,910,328	\$5,519,056	\$1,062,147	Scripts	20,693
202103	29,335	Prescription Drug	\$6,773,685	\$6,351,265	\$6,773,685	\$6,351,265	\$1,273,670	Scripts	26,569
202104	29,416	Prescription Drug	\$7,036,018	\$6,667,460	\$7,036,018	\$6,667,460	\$1,353,396	Scripts	28,456
202105	29,589	Prescription Drug	\$6,588,906	\$6,264,582	\$6,588,906	\$6,264,582	\$1,283,117	Scripts	25,206
202106	29,821	Prescription Drug	\$6,759,730	\$6,409,310	\$6,759,730	\$6,409,310	\$1,302,176	Scripts	25,154
202107	29,838	Prescription Drug	\$6,662,678	\$6,339,100	\$6,662,678	\$6,339,100	\$1,275,713	Scripts	24,247
202108	30,142	Prescription Drug	\$6,856,813	\$6,527,837	\$6,856,813	\$6,527,837	\$1,319,383	Scripts	24,553
202109	30,419	Prescription Drug	\$6,592,143	\$6,263,891	\$6,592,143	\$6,263,891	\$1,260,573	Scripts	24,284
202110	30,145	Prescription Drug	\$6,750,127	\$6,420,274	\$6,750,127	\$6,420,274	\$1,283,664	Scripts	25,579
202111	30,186	Prescription Drug	\$6,553,525	\$6,239,306	\$6,553,525	\$6,239,306	\$1,310,985	Scripts	28,702
202112	30,156	Prescription Drug	\$7,045,058	\$6,693,627	\$7,045,058	\$6,693,627	\$1,327,311	Scripts	29,086
202201	30,061	Prescription Drug	\$6,702,154	\$6,192,271	\$6,702,154	\$6,192,271	\$1,278,877	Scripts	25,205
202202	30,580	Prescription Drug	\$6,179,833	\$5,796,160	\$6,179,833	\$5,796,160	\$1,167,524	Scripts	22,374
202203	30,432	Prescription Drug	\$6,837,868	\$6,406,252	\$6,837,868	\$6,406,252	\$1,366,615	Scripts	25,350
202204	30,483	Prescription Drug	\$7,310,251	\$6,958,388	\$7,310,251	\$6,958,388	\$1,376,150	Scripts	25,376
202205	30,573	Prescription Drug	\$6,750,206	\$6,388,461	\$6,750,206	\$6,388,461	\$1,392,907	Scripts	26,791
202206	30,704	Prescription Drug	\$7,003,110	\$6,647,981	\$7,003,110	\$6,647,981	\$1,427,755	Scripts	26,145
202207	30,664	Prescription Drug	\$6,925,379	\$6,597,949	\$6,925,379	\$6,597,949	\$1,427,655	Scripts	24,999
202208	30,784	Prescription Drug	\$7,172,115	\$6,824,357	\$7,172,115	\$6,824,357	\$1,526,246	Scripts	26,153
202209	30,785	Prescription Drug	\$7,315,657	\$6,968,174	\$7,315,657	\$6,968,174	\$1,492,184	Scripts	28,176
202210	30,944	Prescription Drug	\$7,428,576	\$7,081,966	\$7,428,576	\$7,081,966	\$1,634,575	Scripts	29,110
202211	30,878	Prescription Drug	\$7,012,060	\$6,677,955	\$7,012,060	\$6,677,955	\$1,592,511	Scripts	27,463
202212	30,621	Prescription Drug	\$6,701,647	\$6,348,730	\$6,701,647	\$6,348,730	\$1,554,387	Scripts	28,313
202301	29,835	Prescription Drug	\$7,278,365	\$6,729,235	\$7,278,365	\$6,729,235	\$1,494,165	Scripts	26,228
202302	30,073	Prescription Drug	\$6,652,043	\$6,192,377	\$6,652,043	\$6,192,377	\$1,366,636	Scripts	24,550

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
202001	29,738	Capitations	\$30,812	\$30,812	\$30,812	\$30,812	\$0	Benefit Period	29,738
202002	29,562	Capitations	\$30,539	\$30,539	\$30,539	\$30,539	\$0	Benefit Period	29,562
202003	29,513	Capitations	\$31,460	\$31,460	\$31,460	\$31,460	\$0	Benefit Period	29,513
202004	29,586	Capitations	\$31,127	\$31,127	\$31,127	\$31,127	\$0	Benefit Period	29,586
202005	29,746	Capitations	\$30,787	\$30,787	\$30,787	\$30,787	\$0	Benefit Period	29,746
202006	29,677	Capitations	\$30,254	\$30,254	\$30,254	\$30,254	\$0	Benefit Period	29,677
202007	29,667	Capitations	\$30,779	\$30,779	\$30,779	\$30,779	\$0	Benefit Period	29,667
202008	29,834	Capitations	\$30,481	\$30,481	\$30,481	\$30,481	\$0	Benefit Period	29,834
202009	29,958	Capitations	\$30,596	\$30,596	\$30,596	\$30,596	\$0	Benefit Period	29,958
202010	30,010	Capitations	\$30,637	\$30,637	\$30,637	\$30,637	\$0	Benefit Period	30,010
202011	29,869	Capitations	\$30,486	\$30,486	\$30,486	\$30,486	\$0	Benefit Period	29,869
202012	29,594	Capitations	\$30,233	\$30,233	\$30,233	\$30,233	\$0	Benefit Period	29,594
202101	29,314	Capitations	\$30,044	\$30,044	\$30,044	\$30,044	\$0	Benefit Period	29,314
202102	29,217	Capitations	\$29,975	\$29,975	\$29,975	\$29,975	\$0	Benefit Period	29,217
202103	29,335	Capitations	\$30,122	\$30,122	\$30,122	\$30,122	\$0	Benefit Period	29,335
202104	29,416	Capitations	\$30,201	\$30,201	\$30,201	\$30,201	\$0	Benefit Period	29,416
202105	29,589	Capitations	\$30,328	\$30,328	\$30,328	\$30,328	\$0	Benefit Period	29,589
202106	29,821	Capitations	\$30,557	\$30,557	\$30,557	\$30,557	\$0	Benefit Period	29,821
202107	29,838	Capitations	\$30,578	\$30,578	\$30,578	\$30,578	\$0	Benefit Period	29,838
202108	30,142	Capitations	\$30,901	\$30,901	\$30,901	\$30,901	\$0	Benefit Period	30,142
202109	30,419	Capitations	\$31,158	\$31,158	\$31,158	\$31,158	\$0	Benefit Period	30,419
202110	30,145	Capitations	\$30,566	\$30,566	\$30,566	\$30,566	\$0	Benefit Period	30,145
202111	30,186	Capitations	\$30,561	\$30,561	\$30,561	\$30,561	\$0	Benefit Period	30,186
202112	30,156	Capitations	\$30,474	\$30,474	\$30,474	\$30,474	\$0	Benefit Period	30,156
202201	30,061	Capitations	\$29,234	\$29,234	\$29,234	\$29,234	\$0	Benefit Period	30,061
202202	30,580	Capitations	\$29,838	\$29,838	\$29,838	\$29,838	\$0	Benefit Period	30,580
202203	30,432	Capitations	\$29,596	\$29,596	\$29,596	\$29,596	\$0	Benefit Period	30,432
202204	30,483	Capitations	\$29,616	\$29,616	\$29,616	\$29,616	\$0	Benefit Period	30,483
202205	30,573	Capitations	\$29,651	\$29,651	\$29,651	\$29,651	\$0	Benefit Period	30,573
202206	30,704	Capitations	\$29,721	\$29,721	\$29,721	\$29,721	\$0	Benefit Period	30,704
202207	30,664	Capitations	\$29,651	\$29,651	\$29,651	\$29,651	\$0	Benefit Period	30,664
202208	30,784	Capitations	\$29,788	\$29,788	\$29,788	\$29,788	\$0	Benefit Period	30,784
202209	30,785	Capitations	\$29,792	\$29,792	\$29,792	\$29,792	\$0	Benefit Period	30,785
202210	30,944	Capitations	\$29,890	\$29,890	\$29,890	\$29,890	\$0	Benefit Period	30,944
202211	30,878	Capitations	\$29,806	\$29,806	\$29,806	\$29,806	\$0	Benefit Period	30,878
202212	30,621	Capitations	\$29,534	\$29,534	\$29,534	\$29,534	\$0	Benefit Period	30,621
202301	29,835	Capitations	\$25,370	\$25,370	\$25,370	\$25,370	\$0	Benefit Period	29,835
202302	30,073	Capitations	\$25,604	\$25,604	\$25,604	\$25,604	\$0	Benefit Period	30,073

Appendix - Total Experience

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Post-Rx Rebate Ultimate Incurred	Premium	Loss Ratio
202001	29,738	18,712	\$21,190,299	\$832,965	\$20,357,335	\$17,592,653	\$19,047,664	92.4%
202002	29,562	18,650	\$18,720,000	\$819,571	\$17,900,430	\$15,659,209	\$19,086,281	82.0%
202003	29,513	18,654	\$18,974,201	\$1,058,338	\$17,915,863	\$16,038,871	\$19,053,589	84.2%
202004	29,586	18,754	\$14,541,790	\$1,026,845	\$13,514,945	\$12,493,486	\$19,112,946	65.4%
202005	29,746	18,880	\$16,020,160	\$938,754	\$15,081,406	\$13,926,116	\$18,977,261	73.4%
202006	29,677	18,865	\$21,999,933	\$1,098,034	\$20,901,898	\$19,296,698	\$19,319,854	99.9%
202007	29,667	18,864	\$21,056,162	\$1,047,489	\$20,008,672	\$18,334,102	\$19,346,668	94.8%
202008	29,834	19,005	\$20,463,886	\$1,050,233	\$19,413,653	\$17,652,041	\$19,428,719	90.9%
202009	29,958	19,080	\$21,988,988	\$1,034,510	\$20,954,478	\$19,125,833	\$18,321,545	104.4%
202010	30,010	19,116	\$21,674,594	\$1,131,230	\$20,543,363	\$18,622,851	\$19,626,967	94.9%
202011	29,869	19,041	\$20,457,686	\$1,028,343	\$19,429,342	\$17,776,553	\$19,396,182	91.6%
202012	29,594	18,911	\$21,887,541	\$1,073,995	\$20,813,546	\$18,998,938	\$19,486,104	97.5%
202101	29,314	18,822	\$21,161,214	\$1,031,217	\$20,129,997	\$17,844,319	\$19,355,046	92.2%
202102	29,217	18,744	\$20,872,316	\$1,062,147	\$19,810,169	\$17,703,443	\$19,298,199	91.7%
202103	29,335	18,821	\$24,159,882	\$1,273,670	\$22,886,212	\$20,496,888	\$19,321,539	106.1%
202104	29,416	18,876	\$23,103,962	\$1,353,396	\$21,750,566	\$19,543,697	\$19,394,095	100.8%
202105	29,589	18,979	\$22,697,786	\$1,283,117	\$21,414,669	\$19,387,172	\$19,398,290	99.9%
202106	29,821	19,129	\$21,964,953	\$1,302,176	\$20,662,777	\$18,525,960	\$19,436,294	95.3%
202107	29,838	19,128	\$22,719,309	\$1,275,713	\$21,443,596	\$19,455,950	\$19,509,826	99.7%
202108	30,142	19,327	\$23,763,289	\$1,319,383	\$22,443,906	\$20,424,779	\$19,634,259	104.0%
202109	30,419	19,516	\$23,340,113	\$1,260,573	\$22,079,540	\$20,116,465	\$19,740,686	101.9%
202110	30,145	19,245	\$24,522,692	\$1,283,664	\$23,239,028	\$21,147,327	\$19,098,011	110.7%
202111	30,186	19,236	\$22,645,977	\$1,310,985	\$21,334,991	\$19,397,067	\$19,400,834	100.0%
202112	30,156	19,160	\$23,516,248	\$1,327,311	\$22,188,937	\$20,161,853	\$19,137,668	105.4%
202201	30,061	19,197	\$23,355,756	\$1,278,877	\$22,076,879	\$19,505,251	\$19,708,331	99.0%
202202	30,580	19,551	\$22,283,454	\$1,167,524	\$21,115,930	\$18,740,364	\$19,848,336	94.4%
202203	30,432	19,467	\$25,456,816	\$1,366,615	\$24,090,201	\$21,510,856	\$19,940,266	107.9%
202204	30,483	19,472	\$25,358,891	\$1,376,150	\$23,982,741	\$21,779,193	\$20,038,198	108.7%
202205	30,573	19,487	\$23,544,708	\$1,392,907	\$22,151,801	\$19,982,255	\$20,117,490	99.3%
202206	30,704	19,553	\$25,012,995	\$1,427,755	\$23,585,240	\$21,393,838	\$20,255,591	105.6%
202207	30,664	19,550	\$22,207,410	\$1,427,655	\$20,779,755	\$18,858,069	\$20,210,255	93.3%
202208	30,784	19,622	\$25,363,289	\$1,526,246	\$23,837,043	\$21,643,005	\$20,334,509	106.4%
202209	30,785	19,596	\$25,640,230	\$1,492,184	\$24,148,047	\$22,024,789	\$20,444,526	107.7%
202210	30,944	19,671	\$26,544,423	\$1,634,575	\$24,909,848	\$22,747,543	\$20,503,623	110.9%
202211	30,878	19,594	\$25,443,117	\$1,592,511	\$23,850,606	\$21,762,242	\$20,625,416	105.5%
202212	30,621	19,403	\$24,229,173	\$1,554,387	\$22,674,787	\$20,519,283	\$20,638,705	99.4%
202301	29,835	19,003	\$26,165,934	\$1,494,165	\$24,671,769	\$21,387,608	\$21,332,397	100.3%
202302	30,073	19,160	\$24,481,029	\$1,366,636	\$23,114,393	\$19,718,176	\$21,374,066	92.3%

DC GHMSI Small Group & Individual Combined (Small Group)
Exhibit 1 - Market Adjusted Index Rate Summary

		2024	2023	% Change
(1)	Base Period Total Allowed	\$754.28	\$714.17	5.6%
(2)	Base Period Non-EHB PMPM	\$0.28	\$0.64	-56.3%
(3)	Experience Period Index Rate	\$754.00	\$713.53	5.7%
(4)	Change in Morbidity	1.0021	0.9881	1.4%
(5)	Additional Population Adjustment	1.0000	1.0000	0.0%
(6)	Induced Demand	0.9969	0.9984	-0.2%
(7)	Projection Period Utilization and Network Adjustment	1.0000	1.0000	0.0%
(8)	Demographic Adjustment	1.0058	0.9905	1.5%
(9)	Area Adjustment	1.0000	1.0000	0.0%
(10)	Additional "Other" Adjustments	0.9989	0.9934	0.6%
(11)	Annualized Trend	7.8%	7.6%	
(12)	Months of Trend	24.0	24.0	
(13)	Unit cost & Utilization/1,000 Trend Factor	1.1621	1.1571	0.4%
(14)	Projection Period Index Rate	\$ 879.38	\$ 801.47	9.7%
		8.0%	6.0%	
(15)	Risk Adjustment Program	0.9101	0.9105	0.0%
(16)	Federal Exchange User Fee	1.0000	1.0000	0.0%
(17)	Market Adjusted Index Rate	\$ 800.33	\$ 729.76	9.7%
	Without Risk Adjustment	\$ 879.38	\$ 801.47	9.7%
	Base Rate Change	9.5%	12.6%	

% Change DC Small Group GHMSI
Plan Adjusted Index Rate Changes

Index	2023 HIOS Plan ID	2023 Plan Name	Type	Metallic Tier	On/Off	Projected Members - 12/2023	Market Adjusted Index Rate			Benefits			Network			Induced Utilization			HSA Factor			Non-EHB			Admin			Age Calibration			Total Change					
							2024	2023	Change	2024	2023	Change	2024	2023	Change	2024	2023	Change	2024	2023	Change	2024	2023	Change	2024	2023	Change	2024	2023	Change	2024	2023	Change	2024	2023	Change
							1	78079DC0220020	BluePreferred PPO Gold 1000	PPO	GOLD	On	1,603	\$800.33	\$729.76	9.67%	0.864	0.857	0.73%	1.000	1.000	0.00%	0.981	0.982	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939
2	78079DC0220021	BluePreferred PPO Gold 800	PPO	GOLD	On	3,894	\$800.33	\$729.76	9.67%	0.870	0.863	0.70%	1.000	1.000	0.00%	0.981	0.982	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$755.91	\$687.33	9.98%			
3	78079DC0220022	BluePreferred PPO HSA/HRA Silver 1600	PPO	SILVER	On	722	\$800.33	\$729.76	9.67%	0.798	0.788	1.30%	1.000	1.000	0.00%	0.936	0.936	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$661.78	\$598.16	10.64%			
4	78079DC0220023	BluePreferred PPO HSA/HRA Silver 2000	PPO	SILVER	On	530	\$800.33	\$729.76	9.67%	0.786	0.777	1.10%	1.000	1.000	0.00%	0.936	0.936	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$651.63	\$590.16	10.42%			
5	78079DC0220024	BluePreferred PPO Platinum 0	PPO	PLATINUM	On	8,189	\$800.33	\$729.76	9.67%	0.951	0.955	-0.32%	1.000	1.000	0.00%	1.045	1.045	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$880.72	\$809.05	8.86%			
6	78079DC0220025	BluePreferred PPO Platinum 500	PPO	PLATINUM	On	3,458	\$800.33	\$729.76	9.67%	0.927	0.926	0.09%	1.000	1.000	0.00%	1.045	1.045	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$858.17	\$785.07	9.31%			
7	78079DC0220026	BluePreferred PPO Silver 1900	PPO	SILVER	On	844	\$800.33	\$729.76	9.67%	0.763	0.750	1.82%	1.000	1.000	0.00%	0.936	0.936	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$632.74	\$569.00	11.20%			
8	78079DC0220031	BluePreferred PPO Gold 1500	PPO	GOLD	On	1,925	\$800.33	\$729.76	9.67%	0.851	0.851	-0.03%	1.000	1.000	0.00%	0.981	0.982	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$739.96	\$677.76	9.18%			
9	78079DC0220032	BluePreferred PPO Gold 1100 90%/70%	PPO	GOLD	On	199	\$800.33	\$729.76	9.67%	0.864	0.828	4.34%	1.000	1.000	0.00%	0.981	0.982	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$750.76	\$658.86	13.95%			
10	78079DC0220033	BluePreferred PPO HSA/HRA Silver 2750 80%/60%	PPO	SILVER	On	77	\$800.33	\$729.76	9.67%	0.786	0.736	6.85%	1.000	1.000	0.00%	0.936	0.936	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$651.63	\$558.40	16.70%			
11	78079DC0220034	BluePreferred PPO Silver 1600 BlueFund HSA	PPO	SILVER	On	598	\$800.33	\$729.76	9.67%	0.799	0.788	1.30%	1.000	1.000	0.00%	0.936	0.936	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$662.15	\$598.51	10.63%			
12	78079DC0220035	BluePreferred PPO HSA/HRA Silver 2400 70	PPO	SILVER	On	20	\$800.33	\$729.76	9.67%	0.786	0.734	7.04%	1.000	1.000	0.00%	0.936	0.936	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$651.63	\$557.43	16.90%			
13	78079DC0220036	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	4	\$800.33	\$729.76	9.67%	0.691	0.678	1.98%	1.000	1.000	0.00%	0.909	0.909	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$556.56	\$499.70	11.38%			
14	78079DC0220037	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	2	\$800.33	\$729.76	9.67%	0.704	0.685	2.76%	1.000	1.000	0.00%	0.909	0.909	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$566.57	\$504.85	12.23%			
15	78079DC0220038	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	343	\$800.33	\$729.76	9.67%	0.903	0.886	1.92%	1.000	1.000	0.00%	0.981	0.982	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$784.57	\$704.89	11.30%			
16	78079DC0220039	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	34	\$800.33	\$729.76	9.67%	0.961	0.954	0.72%	1.000	1.000	0.00%	1.045	1.045	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$889.20	\$808.40	10.00%			
17	78079DC0220040	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	22	\$800.33	\$729.76	9.67%	0.768	0.748	2.67%	1.000	1.000	0.00%	0.936	0.936	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$636.94	\$568.08	12.12%			
						22,464	800.3266	\$729.76	9.67%	0.896	0.894	0.34%	1.000	1.000	0.00%	1.009	1.009	-0.04%	1.000	1.000	0.00%	1.000	1.000	0.00%	1.191	1.183	0.67%	0.930	0.939	-1.04%	\$802.78	\$733.09	9.51%			

Key Drivers

- 1.) Increase in the base period experience of the combined pool
- 2.) Higher projected changes in pool morbidity
- 3.) Higher projected demographic factor

May 1, 2023

Mr. Efren Tanhehco
Supervisory Health Actuary
Department of Insurance, Securities and Banking



Re: Group Hospitalization and Medical Services, Inc. Small Group Rate Filing Cover Letter

Mr. Tanhehco,

In accordance with DISB requirements this letter has been submitted as cover for our 2024 ACA plan rate filing submitted 5/1/2023. Please note the required information below:

- a. **Company Name:** Group Hospitalization and Medical Services, Inc. (GHMSI)
- b. **NAIC Company Code:** 53007
- c. **Unique Company Filing Number:** 2706
- d. **Date Submitted:** 5/1/2023
- e. **Proposed Effective Date:** 1/1/2024
- f. **Type of Product:** PPO – On Exchange
- g. **Individual or Group:** Small Group
- h. **Scope and Purpose of Filing:** This filing has been submitted to propose the rate actions listed below in section k for all non-grandfathered ACA compliant plans offered by GHMSI.
- i. **Indication Whether Initial Filing or Change:** This filing proposes a change to existing rates (from our previous SERFF Filing #CFAP-133218006).
- j. **Indication if no DC Policyholders:** This filing proposes rate actions to our plans sold in DC. DC policyholders of GHMSI ACA plans will be impacted.
- k. **Overall Premium Impact of Filing on DC Policyholders:** Proposed average rate increase for 2024 is 9.5%.
- l. **Contact Information:**
 - a. Name: Gregory Sucher, FSA, MAAA
 - b. Telephone Number: 410-998-5688
 - c. Email: Gregory.Sucher@Carefirst.com
 - d. Fax: 410-505-2192

For further detail and support for the rate actions proposed above please reference the Actuarial Memorandum submitted on 5/1/2023.

Sincerely,

Gregory Sucher

Digitally signed by Gregory

Sucher

Date: 2023.04.28 16:50:45 -04'00'

Gregory Sucher, FSA, MAAA
Actuary

DC GHMSI

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company	Group Hospitalization & Medical Services Inc.
SERFF tracking number	CFAP-133624075
Submission Date	5/1/2023
Product Name	BluePreferred

Market Type: Individual Small Group

Rate Filing Type: Rate Increase New Filing

Scope and Range of the Increase:

The % increase is requested because:

The main drivers supporting the rate change are 1) increase in the base period claims experience of the combined pool, 2) trend, and 3) increases in assumed plan actuarial values.

This filing will impact:

of policyholder's # of covered lives

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved %

Individuals within the group may vary from the aggregate of the above increase components as a result of:

Product selection, changes in age factors, and changes in family composition.

Financial Experience of Product

The overall financial experience of the product includes:

In 2022, a total of \$181.5 million in premium was collected and \$165.9 million in claims were paid out. We received \$16.6 million in risk adjustment, for a loss ratio of 82.3%. However, the rate increase of the product is driven partially by the combined Individual and Small group experience, which collected \$242.7 million in premium and paid out \$250.5 million in claims and received \$25.9 million in risk adjustment for a loss ratio of 92.6%.

The rate increase will affect the projected financial experience of the product by:

The proposed rate increases are aimed to bring the loss ratio for the combined Individual/small group pool to a projected 84.6%.

Components of Increase

The request is made up of the following components:

Trend Increases –	7.8 % of the	9.5 % total filed increase
1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.		
This component is	4.5 % of the	9.5 % total filed increase.
2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.		
This component is	3.2 % of the	9.5 % total filed increase.

Other Increases –	1.6 % of the	9.5 % total filed increase
1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.		
This component is	0.0 % of the	9.5 % total filed increase.
2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.		
This component is	1.9 % of the	9.5 % total filed increase.
3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.		
This component is	-0.2 % of the	9.5 % total filed increase.
4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.		
This component is	1.0 % of the	9.5 % total filed increase.
5. Other – Defined as: Improvement in the base period experience of the combined pool.		
This component is	(1.1) % of the	9.5 % total filed increase.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T																
1	Unified Rate Review v6.0																																		
2																To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.																			
3	Company Legal Name: GHMSI, Inc.															To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.																			
4	HIOS Issuer ID: 78079 State: DC															To validate, select the Validate button or Ctrl + Shift + I.																			
5	Effective Date of Rate Change(s): 1/1/2024 Market: Small Group															To finalize, select the Finalize button or Ctrl + Shift + F.																			
6																																			
7																																			
8	Market Level Calculations (Same for all Plans)																																		
9																																			
10																																			
11	Section I: Experience Period Data																																		
12	Experience Period: 1/1/2022 to 12/31/2022																																		
13																																			
14	Allowed Claims															\$277,202,876.72					\$1,015.38														
15	Reinsurance															\$0.00					\$0.00														
16	Incurred Claims in Experience Period															\$250,466,686.66					\$917.44														
17	Risk Adjustment															\$25,864,679.77					\$94.74														
18	Experience Period Premium															\$242,665,246.80					\$888.87														
19	Experience Period Member Months															273,005																			
20																																			
21	Section II: Projections																																		
22																																			
23																																			
24	Benefit Category															Year 1 Trend					Year 2 Trend					Trended EHB Allowed Claims									
25	Experience Period Index															Cost					Utilization					PMPM									
26	Rate PMPM																																		
27	Inpatient Hospital															\$113.71					1.012					1.081					\$136.09				
28	Outpatient Hospital															\$159.73					1.026					1.055					\$187.15				
29	Professional															\$239.94					1.028					1.034					\$271.10				
30	Other Medical															\$60.01					1.022					1.072					\$72.03				
31	Capitation															\$0.75					1.000					1.000					\$0.75				
32	Prescription Drug															\$179.86					1.059					1.017					\$208.63				
33	Total															\$754.00															\$875.74				
34	Morbidity Adjustment																									1.002									
35	Demographic Shift																									1.006									
36	Plan Design Changes																									0.997									
37	Other																									0.999									
38	Adjusted Trended EHB Allowed Claims PMPM for															1/1/2024										\$879.23									
39	Manual EHB Allowed Claims PMPM																									\$879.38									
40	Applied Credibility %																									0.00%									
41																																			
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Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.*

Rating Area	Rating Factor
Rating Area 1	1.0000